SYNOPSIS OF THE THESIS TITLED

CUSTOMERS' ECSTASY TOWARDS CORE BANKING SOLUTIONS - A STUDY OF SELECT COMMERCIAL BANKS IN DAKSHINA KANNADA DISTRICT OF KARNATAKA

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Researcher

MALATHY.K, M.Com

Department of Post Graduate Studies & Research in Commerce

Mangalore University

Mangalagangothri-574199

Research Guide

DR. SUBHASHINI SRIVATSA

Associate Professor

University College

Mangaluru

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'People will forget what you said; people will forget what you did,
but people will never forget how you made them feel.'

---Maya Angelou

I. INTRODUCTION:

A paradigm shift in the banking practices from creating satisfied customers to creating overwhelmed customers is witnessed by us at recent times. Banking has evolved and has had a great transformation, all thanks to the Web and mobile based applications. Customers' ecstasy has become the main key for the success of banks in the changed environment. Ecstasy is a state of exalted delight, joy or rapture. Stiff competition prevailing in the banking field requires each bank to adopt its own schemes to create ecstatic customers. Customer satisfaction is no longer a weapon to guarantee bank success as an era of Customers' ecstasy has already started. Customer satisfaction has become the thing of the past and it has paved a way to Customers' Delight and now to Customers' Ecstasy. Today customers expect the banks to reach them at their door steps and meet their requirements of services in a customized manner leading to Customers' Ecstasy. Since all banks are providing homogeneous services, customers tend to change their choices very often. They do not stick on to a particular bank blindly without making any choice. They prefer to deal with those banks which provide them with services far beyond their expectations covering minor issues. Hence Banks have increased their parameter of providing services to the customers by focussing more on Customers' Ecstasy.

Technology is the key enabler and driver of change in every sector of the economy including the banking sector. Technological developments have reduced the burden of bank employees from the tedious manual operations of maintaining day book, ledgers and tallying there off. Banks operate in a technological environment by relying upon information technology. Core Banking Solutions empower the banks to transform and adapt themselves to new generation technologies. Creating loyal customers who are most profitable and making them talk positively about banking products and services are the main objectives of the banks. It should be noted that in the present world of informed customers, 92%of customers consider word of mouth as the most reliable source of information. Ecstatic customers can be a valuable source of advertisement for a bank. It is a known fact that good, remarkable and innovative services will create more ecstatic customers. With the growing technological advancement in the field of information and communication technologies bankers have changed their way of doing business. Adoption of Core Banking Solutions is an innovative step taken by the banks to enable the customers to operate their accounts from any Bank or from any of their branches which have installed Core Banking Solutions.

Dakshina Kannada is a coastal district in the State of Karnataka in India. The District comprised only 5 taluks namely, Mangalore, Bantwal, Puttur, Sullia, and Belthangady untill 1st March 2019 when 2 more taluks Kadaba and Moodabidri were inaugurated. At present Dakshina Kannada district comprises of 7 taluks and with awaited two more recent additions viz., Ullal and Mulki as new taluks, Dakshina Kannada district will be comprising totally 9 taluks.

Three leading commercial banks of the Nation namely, Canara Bank, Vijaya Bank (merged with Bank of Baroda on 1st April 2019) and Karnataka bank originated from Dakshina Kannada district. The literacy rate of Dakshina Kannada district was 88.62% and Dakshina Kannada held 2nd place in density of population in Karnataka State as per 2011 census report. An empirical study covering two decades of developments in Karnataka ranked the different districts of the State on the basis of the General Index of Development. In this period, Dakshina Kannada was one of the highly developed districts next only to Bangalore Urban district. The different indicators included in the General Index of Development in the study were industry, power, transport, irrigation, education, health and banking (NG Chanchadi). Sreekantaradhya's observations were also instrumental in revealing that Dakshina Kannada district was on a comparatively fast track of industrialisation when compared to many other districts in Karnataka. (Gladys Sumithra). Studies reveal that bank finance is of vital significance for the growth of this district. It is necessary to add here that Dakshina Kannada District remained all along a land of strong banks, vibrant banking and dynamic bankers. It is called as 'Cradle' of Banking in Karnataka State. The efforts put in by dynamic banks acted as 'big push' for its all-round development.

Hence this study is planned to analyse how Core Banking Solutions help banks in creating Customers' Ecstasy and how far Public sector banks and Private sector banks functioning in Dakshina Kannada district have been successful in creating ecstatic customers in Urban and Rural areas of Dakshina Kannada district. Study also intends to know whether there is any difference in the attitude and preference of Rural and Urban Customers towards services offered through Core Banking Solutions adopted by banks functioning in the public sector and private sector.

II. LITERATURE REVIEW:

The concept of Customers' Ecstasy is of recent origin. When an organisation has satisfied customers' base, it means that there is scope for improvisation that is getting Customers' Delight. But today, organisations with delighted customers' base are willing to take their service parameters further up by reaching the paramount level that is called Customers' Ecstasy beyond which one cannot cross. Ecstasy is the peak point of satisfaction. Literature survey reveals that no specific research work on Customers' Ecstasy towards Core Banking Services is available. Customers' Ecstasy is a rising concept in banking and only a little work has been done on it. Over the years number of studies has been made on the concept of Customer satisfaction towards banking services in general. A few studies have focussed on the concept of Customers' Delight towards banking services. Most of the studies covered only one or two channels of Core Banking, like ATMs, Internet Banking and Mobile banking Apps. Hardly there are many differences between the terms Customers' Delight and Customers' Ecstasy. But Organisations of today have already started replacing the word Delight by Ecstasy and have been adopting new approaches to create ecstatic customers. Hence this study titled 'Customers' Ecstasy towards Core Banking Solutions- A study of Select Commercial banks in Dakshina Kannada District of Karnataka State' has been undertaken.

The research on the topic 'Customers' Ecstasy towards Core Banking Solutions - A Study of Select Commercial Banks in Dakshina Kannada District of Karnataka' was undertaken by reviewing totally 87 research works undertaken by eminent researchers. These are presented by classifying them as Foreign Studies and Indian Studies. Further these Studies are categorised as Customer Satisfaction based and Customer Delight and Ecstasy based studies.

47 research works were Customer Satisfaction based Studies, 6 were Customer Delight and Ecstasy based Studies undertaken in India by Indian researchers. 28 Research works were Customer Satisfaction based Studies and 6 were Customer Delight and Ecstasy based Studies undertaken by Foreign Researchers in foreign countries.

Concept of Customers' Ecstasy is of latent development and no recognized or acceptable model is available to measure it. As Customers' Ecstasy implies paramount or peak point of customer satisfaction, an analysis of customer satisfaction models developed by earlier researchers was made to provide rationale on hypotheses developed for research study, and to develop a model to measure Customers' ecstasy.

Most prominent models measuring Customers' satisfaction are Service Quality (SERVQUAL) Model developed by Parasuraman, A., Berry, L. and Zeithaml, V. (1985), SERVPERF Model

developed by Taylor (1992),BANKSERV Model developed by Avkiran (1994) and Allred and Addams Model developed by Allred and Addams (2001).

SERVQUAL model (1985) attempted to measure customers satisfaction based on what customers expect or perceive about services and what do they actually get or receive from the service providers. 5 dimensions of this model, evaluated Customer satisfaction level on five different perspectives. Reliability aspect mainly focused on final outcome of service delivery while other four dimensions namely 'tangibility', 'responsiveness', 'assurance' and 'empathy' focused on service delivery process of service providers. 7 point Likert type questions on 22 attributes were framed in the structured questionnaire used for customer survey and a quality score was calculated based upon the discrepancies found between customers' expectations and what was actually rendered to them.

Taking SERVQUAL model as the base, several models have been developed by many researchers to measure customer satisfaction. In SERVPERF Model of Taylor (1992) customer satisfaction was measured by considering 'Performance dimension of Institutions, rather than on the basis of customers' expectations or perceptions.

BANKSERV Model developed by Avkiran (1994), Allred and Addams Model developed by Allred and Addams (2001), Model developed by Johnston (1995), model developed by Sureshchandar, Rajendran et al (2002), model developed by Manrai L.A &Manrai A.K (2007), Model developed byYusuf, Ahsan &Azam Model (2014) etc were primarily based upon SERVQUAL model, but they focused on different dimensions of customer satisfaction using different statistical techniques.

As SERVQUAL model has been widely accepted by many eminent authorities, to measure Customers' Ecstasy among Rural and Urban customers of Dakshina Kannada District, Researcher has taken this model as base and added 3 more dimensions to this model so as to arrive at new model of Customers' Ecstasy.

III. LITERATURE SUMMARY AND RESEARCH GAP:

When most people hear about Customer Delight, and Customers' Ecstasy they think they are the same as Customer Satisfaction; however, there is a very important difference between the three. Customer Satisfaction is all about meeting the expectations whereas Customer Delight is all about exceeding the expectations. Customers' Ecstasy is the paramount satisfaction, peak point of satisfaction beyond which one cannot cross. Today Customers' ecstasy has replaced the concept of Customers Satisfaction and Customers Delight. Hitherto while most of the researches have realised the importance of Customers Satisfaction, a few have tried to find out the factors

which affect the Customer Satisfaction and others have also tried to compare the Satisfaction levels of customers of Public Sector and Private Sector banks. The studies made were however subject to various limitations. In addition to that, many researchers have focussed only on customer satisfaction and delight, no mention has been made of customer ecstasy by them.

Information technology is one of the most important facilitators for the transformation of the Indian banking industry in terms of its transactions processing as well as for various other internal systems and processes. A scenario of banks using the traditional system of book keeping and also transacting with customers is unimaginable today. Thanks to the advancements in the area of Information technology. The various technological platforms have evolved over the years which have changed the way banks conduct their day to day operations, their manner of reporting and the way in which interbank transactions and clearing are dealt with. Many researchers have studied the impact of technology on banking and also have studied one of the outcomes of advancement in technology - E-banking. Change is the only permanent thing in the world. Technology has been changing rapidly even in India since many years. However, the economic, social and cultural environment in India is quite different than any other countries. India being the largest democratic is a country which believes in unity in diversity. The country is not developed and is still among one of the developing economies. It has large part of its population consisting of rural masses that are not well educated. The use of technology for such rural people can be a nightmare. So, in India, it is not possible to have high technologies in every area of banking without personal concern for customers. Providing of technological training to such huge masses is also not fruitful idea as it will involve huge cost outlay which the banks will not ever think of. But the role of banking sector has been enormous in the economic growth of country. As our economy is growing, the role of banking industry is also on an accelerating mode. The banking services to people have been expanding even in rural areas in India through financial inclusion. From the rural people to the top white collars who are in search of corporate finance, banks are the ultimate lifeline to them. New technologies are being introduced every day and there is always fear of economic uncertainties. Fierce competition, more demanding customers and the changing climate have always presented unparalleled set of challenges for banks in our country. To face the competitive pressures, it is very urgent and important that banks are able to retain a loyal base of clients.

To attain this and to improve their market and profit positions, banks in India have to formulate their strategies and policies towards not only increasing customer satisfaction levels but having ecstatic customers who are thrilled by the services of banks. Where Core banking is the need of the hour, Customer Ecstasy is the need of the day as it is the key for many banks to survive in competition and thus a detailed study of the topic with reference to Rural and Urban customers of both public sector and private sector banks is highly important and is much required. And the

research on the topic 'Customers' Ecstasy towards Core Banking Solutions - A Study of Select Commercial Banks in Dakshina Kannada district of Karnataka' is a topic of utmost relevance in the present scenario, as we are in the digital era, where there is prominence of digital money. Moreover, from the study of previous literature, it is found that no research work on this topic is yet undertaken in Dakshina Kannada District of Karnataka State.

IV. RESEARCH QUESTIONS:

The study is intended to answer the following research questions:

RQ-1: What are the important Core Banking products of Select Commercial banks?

RQ-2: What are the discrepancies and similarities in the socio-economic profile of Rural and Urban customers of Dakshina Kannada District?

RQ-3: What are the transitions brought about by Core Banking Solutions in the banking activities of Rural and Urban customers of Dakshina Kannada district?

RQ-4: What is the ecstasy of Rural and Urban customers towards Core Banking Solutions of Select commercial banks?

RQ-5: What is the impact of Service quality dimensions of Core Banking products on over all Customers' ecstasy?

RQ 6: What are the discrepancies between Rural and Urban Customers of Dakshina Kannada district regarding their knowledge and Ecstasy towards Core Banking Solutions offered by the Select bankers?

RQ 7: What are the contrast between problems and challenges faced by Rural and Urban customers of Dakshina Kannada District in the usage of Core Banking Solutions?

RQ 8: Which are the areas of Customers' Ecstasy requiring bankers' concentration in Core Banking Solutions in the study area?

V.OBJECTIVES OF THE STUDY:

A: Core Objectives of the Study:

1. To study the transitions brought about by Core Banking Solutions in the banking activities of Rural and Urban Customers of Dakshina Kannada district
2. To study Customers' Ecstasy towards Core Banking Solutions of Select Commercial Banks in Dakshina Kannada District.
3. To study the service quality dimensions of Core Banking Channels of Select Commercial Banks in Dakshina Kannada District.

4. To make a comparative study between Rural and Urban customers of Dakshina Kannada district regarding their ecstasy towards Core Banking Products of Select commercial banks.

B: Supplementary Objectives:

i. To study the Core banking products of Select Commercial Banks.
ii. To know the socio-economic profile of Rural and Urban Customers of Dakshina Kannada district.
iii. To study the problems and challenges faced by Rural and Urban customers of Dakshina Kannada District in the usage of Core Banking Solutions.
iv. To focus on the areas of Customers' Ecstasy requiring bankers' concentration on Core Banking Solutions in the study area.

VI. HYPOTHESES:

Following were the hypotheses developed for Research study after making an evaluation of Customer satisfaction models developed by eminent authorities.

A: Main Hypotheses:

- **H_1**: There is a significant relationship between awareness and utilisation of Core Banking Channels.
- **H_2:** There is a significant impact of ecstasy due to Core Banking Products on overall ecstasy of customers.
- **H_3:** There is a significant relationship between Customers' Ecstasy and utilisation of various Core Banking Products by customers.
- **H_4:** Service quality dimensions have significant impact on overall Ecstasy of Customers.
- **H_5:**Utilisations of Core Banking Channels have a significant impact on success of the banks.
- **H_6**: There is a significant relationship between the success of banks and overall ecstasy.

B: Corroborative Hypotheses:

- **H(i):** There is a significant difference between Rural and Urban Customers with regard to demographic factors determining their socio-economic life.
- **H(ii)**: There is a significant difference in the awareness level of customers about Core Banking channels/ products based on demographic variables.
- **H(iii)** There is a significant difference between Rural and Urban customers as regards their Computer knowledge level.
- **H(iv):** There is a significant difference between Rural and Urban customers with regard to overall utilization of Core Banking channels and Branch banking channel.

- **H(v):** There is a significant difference between Rural and Urban customers with regard to their perceptions about overall transitions in banking activities after the introduction of Core Banking channels.
- **H(vi):**There is a significant difference between Rural and Urban customers with regard to their Ecstasy towards ATMs, Mobile banking, Internet Banking, Telephone banking and Unified Payments Interface services.
- **H(vii):** There is a significant difference between Rural and Urban Customers as regards their opinions about overall problems in the usage of ATMs, Mobile banking, Internet Banking, Telephone banking and Unified Payments Interface services
- **H(viii):** There is a significant difference between Rural and Urban customers with regard to their Ecstasy towards service quality dimensions of Core banking Products.
- **H(ix):** There is a significant difference between Rural and Urban customers as regards their opinion regarding the statement 'Core banking Solutions of Private Sector Banks is superior to Core Banking Solutions of Public sector banks'.

VII.CONCEPTUAL FRAME WORK:

a) Customers' Ecstasy:

According to **English Oxford living Dictionaries, Ecstasy** means **'An overwhelming feeling of great happiness or joyful excitement'**

Customer Ecstasy refers to any one of the following **(The Free Dictionary):**

i. **'Intense joy or delight.'**

ii. **'A state of emotion so intense that one is carried beyond rational thought and self-control: an ecstasy of rage.'**

iii. **'The trance, frenzy, or rapture associated with mystic or prophetic exaltation.'**

According to Parasuraman Zeithaml, & Berry (1988) service quality has become a great competitor and the most powerful competitive weapon, which many leading service organizations possess. Service business success has been associated with the ability to deliver superior services(Gale, 1990).Berman (2005) suggested that organizations have to do more than what the customer expects from them and adopt the policy of delighting the customers rather than just satisfying them.. He differentiated customer delight and satisfaction. According to him, Customer satisfaction implies just meeting the expectations of the customers, while Customer Delight on the other hand depicts customers' receipt of a positive surprise or joy that is far from their expectations. Customers' ecstasy implies intense joy or delight, on the part of customers (top most joy or highest level of joy) which is paramount for the success of any industry including banking industry in the changing business environment. If a bank is

successful in creating customers' ecstasy, it means that Bank is successful in stealing the heart of the customers and making them to love the bank and banking services.

b) Core Banking Solutions:

'Using Core Banking Solutions banking services can be made more customers friendly'

- **Sri Ram M.Revathi**

The advancement of technology has brought many changes in the field of banking. To quicken the services and to ensure efficiency in rendering services to customers, several strategies are used by the bankers. To improve the productivity and profitability by ensuring flawless book keeping and prompt decision-making, the concept of bank automation was started in the year 1981 in India and banks took initiative for Total branch automation during the period 1984-87 on the basis of '**First Rangarajan Committee report**' on bank computerisation submitted by the Committee in the year 1984. Bank automation process was very slow in India due to lack of consensus and continuous resistance by various trade unions to the introduction of automation in the banking industry on account of fear of losing jobs with the advent of introduction of computers. Computers then used were named as ALPMs (Automated Ledger Posting Machines) and ELPMs (Electronic Ledger Posting Machines). The capacity of these computers was limited. Mechanisation and automation were at the mercy of staff unions, RBI and bank management during this period. In 1988, another committee was constituted under the chairmanship of Dr.C Rangarajan, the then Deputy Governor of RBI, to prepare a perspective plan for complete bank automation. This paved the way for multi user Total branch automation running on LAN through UNIX operating system. Due to total branch automation, banks started to provide facilities of exclusive customer terminal, Single Window transaction, on line and off- site ATMs, Tele-banking etc. The advent of new generation private sector banks in India during 1994, gave momentum to the implementation of a WAN (Wide Area Network) through Centralised banking solution rather than a LAN (Local Area Network) based branch banking solution confined to branch outlets. Today banks' entire business revolves around computer software and internet network.

Core banking solutions (CBS) is the software where communication technology and information technology are merged to suit the core needs of banking. **CORE** Banking stands for 'Centralised Online Real-Time Exchange.' It means that all branches of bank could access applications from centralized data centres and the customers can operate their account from any of the branches of the bank or from any bank around the globe which have installed CBS. Before the year 1970, each branch had their local servers and it used to take at least a day for a transaction to reflect in the account, and the data from the server in each branch was sent in a batch to the servers in the

data centre only at the end of the day. This delay and inconvenience caused to the customers was removed by installing Core Banking Solutions.

VIII. SIGNIFICANCE OF STUDY:

Customers' Ecstasy is a concept which requires more debate and it is with this concept bankers approach customers today. Hence this study is made to throw light on the efforts made by the bankers to create ecstatic customers and how far they have been successful in this venture. Customers of Dakshina Kannada district were considered for study. As per 2011 Census Report, population of Dakshina Kannada district was 20,89,649, out of which rural population accounted for 10,93,563 forming 52.33 percent of population and urban population accounted for 9,96,086 forming 47.67 percent of total population. Population statistics shows that population of Dakshina Kannada district is more or less evenly distributed in urban and rural areas. Dakshina Kannada District ranks 2nd place in density of population next only to Bangalore urban in Karnataka state. Literacy rate is also high and as per 2011 census, it was 88.6 percent. People of Dakshina Kannada district are technically advanced. It was found from the literature survey, that no research studies on Customers' Ecstasy towards Core Banking Solutions of customers of Dakshina Kannada district are undertaken. Hence this study is made on the Rural and Urban customers of Dakshina Kannada district to study their Ecstasy towards Core Banking Solutions of Select Public sector and Private sector banks operating in Dakshina Kannada district. This study focuses on discrepancies and contrast between Select public sector and private sector banks in causing Customers' Ecstasy among Rural and Urban customers. This Study would be very useful for making policy decisions in the area of Core banking.

IX. RESEARCH METHODOLOGY:

In order to produce valid research findings specific techniques or methods ought to be used. Keeping this in mind, Data and information collected from primary source and secondary source was documented carefully and analysed and interpreted with utmost diligence and care. The present study is both empirical and analytical in nature. Study was intended to examine and report on Customers' Ecstasy towards Core Banking Solutions of Select Commercial banks which include 3 leading Public sector banks and 3 leading Private sector banks of Dakshina Kannada District of Karnataka State. Public sector banks selected include, State Bank of India, Syndicate Bank (merged with Canara Bank on 1st April 2020) and Corporation Bank (merged with Union Bank of India on 1st April 2020). Private sector banks selected include Karnataka Bank, ICICI Bank and HDFC bank. Ecstasy level of customers on 5 important channels of Core Banking Solutions on different parameters was surveyed by using a structured questionnaire. To

gather primary data personal interviews were also conducted with customers and bankers as well. Secondary data from the leading journals, text books, working papers, newspapers and internet sources are also incorporated in the study.

- **Research Criteria:**

Among various Public sector and Private sector banks functioning in Dakshina Kannada District of Karnataka State, 3 banks from Public sector and 3 banks from Private sector were considered for detailed study based on the following criteria. All 6 banks chosen are the leading banks of Dakshina Kannada District in different parameters.

Sl.No	Bank chosen for research purpose	Criteria for selection
1	State Bank of India	Largest Public sector Commercial Bank in India
2	Syndicate Bank (Merged with Canara Bank on 1st April 2020)	Lead Bank of Dakshina Kannada District
3	Corporation Bank(Merged with Union Bank of India on 1st April 2020)	Bank having good number of branch network both in Urban as well as Rural areas of the District and this bank is regarded as the most consumer friendly bank in India.
4	Karnataka Bank	Leading traditional private sector bank of the District
5	ICICI Bank	Leading New generation Private sector bank of the District
6	HDFC Bank	Largest private sector bank by assets and is the largest bank by market capitalization in India

Researcher had to pay due concern for selecting the banks, since the main objective of study was to compare and find out any discrepancy in Customers' Ecstasy between Rural and Urban customers of Select Public sector and Private sector banks. Researcher carried out several discussions with academicians and expert Bankers regarding the selection of Banks for the purpose of study. After considering their viewpoints finally, these 6 banks were chosen. Hypotheses and questionnaire were formulated considering the objectives and requirements of study by consulting eminent scholars in the field of banking. To measure the strength of respondents' agreements with various aspects of Core Banking Solutions, Likert scale was used. Both positive and negative questions were rated on the basis of five-point scale. Percentage Analysis, Chi Square test, Garret's technique, Mann-Whitney U test, Fishers exact test, Mean, Standard Deviation, Correlation and Regression techniques were used for the analysis of data.

- **Pilot Study:**

Before applying the statistical tool for testing the hypotheses, validation of questionnaire used for survey is necessary. Reliability, Internal consistency and Construct validity of the questionnaire was checked by calculating Cronback's alpha. Opinions of Experts were collected to establish the validity of the questionnaire. Cronback's alpha coefficient for all constructs were above 0.933 which is highly satisfactory and best figure (above.90 is best) as per the guidelines given by Straub (1989) and Straub et al. (2004) in their research studies. Questionnaire is pretested by circulating it among 50 customers of Banks who have adequate knowledge of Core Banking System.

- **Sample Size and Sampling Technique:**

Proportionate Stratified Sampling technique was used to select the sample and to circulate the questionnaire as the exact data relating to number of customers using all Core Banking Channels was not available with the Bank authorities. Efforts were made to collect the data by visiting the District Lead Bank office of Banks and contacting the Head offices of the Select Commercial Banks. Bank authorities expressed their inability to supply the data relating to exact number of Bank customers using Core Banking Channels. And Core Banking Solutions enable a person to become the customer of a bank irrespective of his geographical location. A person who has opened account in a particular branch in any part of the world becomes the customer of not only the branch wherein he had opened the account but also the Bank itself. Hence total number of customers using Core Banking channels in the district is estimated with the help of data provided by the bankers. All the relevant information provided by the expert authorities are incorporated in the questionnaire used for survey purpose. A reference to the questionnaire prepared by previous researcher Shiffu Abrol on the topic 'Impact of Internet Banking on Customer Satisfaction and Business Performance' was made while framing a few questions in the questionnaire. Since customer population is estimated to be large in the district, approximately a total of 6, 00,000 for 6 banks selected for study, Cochran's formula is used for determining the sample size.

Cochran's Formula:

n= z^2 X p (1-p)/e^2

ie = z^2 X pq/ e^2

Where:

- **'e' is the margin of error**
- **'p' is the (estimated) proportion of the population which has the attribute in question**
- **'q' is 1-p**

Researcher considered,

Confidence level = 95%

Margin of error= 3%

z= 1.96 (as per z table)

$n = (1.96)^2 X .5X.5/ (.03)^2$

$n= (1.96)^2 X.25/ (.03)^2 =1,068$

Dakshina Kannada District comprised only 5 taluks namely, Mangalore, Bantwal, Puttur, Sullia, and Belthangady, when the customer survey work was carried out by the researcher. (Customer Survey period- 1-1-2018 to 31-3-2019). On 1st March 2019, two more taluks, Kadaba and Moodabidri were inaugurated. Ullal and Mulky taluks are proposed to be inaugurated soon. At present Dakshina Kannada district comprises 7 taluks. Customers are chosen from 5 taluks existed earlier, namely, Mangalore, Bantwal, Puttur, Sullia, and Belthangady taluks.

Table 1: Taluk wise distribution of branches of Select Commercial banks in Dakshina Kannada District as on 31-12-2018

Name of the Bank	Mangalore		Puttur		Belthangady		Bantwal		Sullia		Total	% Share Of each Bank in Total sample percent
	No. of branches & bank wise %	Taluk Wise %	No. of Branches& bank wise %	Taluk Wise %	No. of Branches& bank Wise %	Taluk Wise %	No. of Branch Es & bank wise %	Taluk Wise %	No. of branches& bank wise %	Taluk Wise %	No. Of Branches of each bank & %	
SBI	61 (74.39)	32.45	6 (7.31)	25	5 (6.10)	15.62	6 (7.31)	17.65	4 (4.89)	20	82 (100)	27.51
Syndicate Bank*	47 (54.65)	25	8 (9.30)	33.33	13 (15.11)	40.63	9 (10.47)	26.47	9 (10.47)	45	86 (100)	28.86
Corpor--ation Bank*	35 (63.63)	18.61	5 (9.09)	20.83	5 (9.09)	15.62	6 (10.90)	17.65	4 (7.29)	20	55 (100)	18.46
Karna-taka Bank	31 (56.36)	16.49	3 (5.45)	12.5	8 (14.55)	25	11 (20)	32.35	2 ((3.64)	10	55 (100)	18.46
ICICI	6 (75)	3.19	1 (12.5)	4.17	---	---	1 (12.5)	2.94	---	---	08 (100)	2.69
HDFC	8 (66.68)	4.26	1 (8.33)	4.17	1 (8.33)	3.13	1 (8.33)	2.94	1 (8.33)	5	12 (100)	4.02
Total	**188 (63.08)**	**100**	**24 (8.05)**	**100**	**32 (10.74)**	**100**	**34 (11.41)**	**100**	**20 (6.72)**	**100**	**298 (100)**	**100**

Source: Dakshina Kannada District Credit Plan 2018-19 published by Dakshina Kannada Lead Bank

*** On 1st April 2020 Syndicate Bank and Corporation Bank have been merged with Canara Bank and Union Bank of India respectively**

Analysis of table number 1 clearly imparts that Mangalore taluk of Dakshina Kannada District houses 63.08 percent of total number of branches of banks selected for research study. Remaining 36.92 percent of branches of these banks are spread in other 4 taluks of the district. Efforts are put up by the researcher to collect data from the customers residing in different parts of the district, based upon their accessibility to the branches of the chosen banks.

Table 2: Taluk wise classifications of Sample Bank customers of Dakshina Kannada District

Name of the Bank	Mangalore		Puttur		Belthangady		Bantwal		Sullia		Total	% Share Of each Bank in Total sample
	No. of Custo-mers& bank wise %	Taluk Wise %	No. of Custo Mers & bank Wise %	Taluk Wise %	No. of Cust -omers &bank Wise %	Taluk Wise %	No. of Custo-Mers& bank wise %	Taluk Wise %	No. of Cus to-mers& bank wise %	Taluk Wise %	No. Of Custo mers of each bank & %	
SBI	46 (21.70)	14.80	43 (20.28)	20.67	40 (18.88)	25	41 (19.33)	20.60	42 (19.81)	22.10	212 (100)	19.85
Syndicate Bank*	38 (20.21)	12.22	36 (19.15)	17.31	35 (18.63)	21.87	39 (20.74)	19.60	40 (21.28)	21.05	188 (100)	17.60
Corpor -ation Bank*	35 (20.83)	11.25	34 (20.24)	16.35	31 (18.45)	19.37	32 (19.05)	16.08	36 (21.43)	18.95	168 (100)	15.73
Karna taka Bank	40 (21.74)	12.86	35 (19.02)	16.82	33 (17.93)	20.63	37 (20.11)	18.59	39 (21.20)	20.53	184 (100)	17.23
ICICI	82 (53.24)	26.36	33 (21.43)	15.87	05 (3.25)	3.13	26 (16.88)	13.07	08 (5.20)	4.21	154 (100)	14.42
HDFC	70 (43.21)	22.51	27 (16.67)	12.98	16 (9.87)	10	24 (14.82)	12.06	25 (15.43)	13.16	162 (100)	15.17
Total	**311 (29.12)**	**100**	**208 (19.47)**	**100**	**160 (14.98)**	**100**	**199 (18.63)**	**100**	**190 (17.80)**	**100**	**1068 (100)**	**100**

Source: Primary data

***On 1st April 2020 Syndicate Bank and Corporation Bank have been merged with Canara Bank and Union Bank of India respectively**

From table 2, it is evident that, though 63.08 percent of total branches of Select Commercial banks are located in Mangalore taluk of Dakshina Kannada District, while conducting survey for collecting the data from customers, due importance was given to customers of all taluks. Utmost care was taken while choosing both Rural and Urban customers of both Public sector and Private sector banks selected for study, spread across different localities of the District. From Mangalore

taluk, 3 Rural and 3 Urban branches of each bank were chosen and 5 to 8 customers in each of the selected branches were interviewed personally with the help of a structured questionnaire to collect the data. In rest of the taluks, where number of branches are more than 6 but less than12, researcher surveyed 8 to 12 customers in 4 branches of each bank, with the help of a questionnaire. In taluks having less than 6 branches, researcher has collected data by interviewing 10 to 20 customers of each branch. In case of Private sector banks having single branch or no branches in some of the taluks of the District, proportionate number of customers are selected and surveyed from the branches of other taluks. Out of total 298 branches of Select Commercial banks data have been collected from customers of 102 branches, (based upon the branch, where they have opened their accounts) constituting approximately 35 percent of total number of branches. Deviations in the opinions of Rural Customers and Urban customers about their ecstasy level has been analysed during the study. Data has been collected from customers belonging to different occupations and having different income groups. The researcher has given due attention to cover both Rural and Urban customers of each taluk.

X. SCOPE AND LIMITATIONS OF STUDY:

- **Scope of study:**

The Study is restricted only to the customers of Dakshina Kannada District due to the following. It would be possible to arrive at right conclusions by avoiding vague interpretations. Customers of Dakshina Kannada district are educated and technically advanced when compared to other districts of the State and the Nation. Since Dakshina Kannada District is thickly populated and ranks 2nd place in Karnataka state in density of population as per 2011 census Report, appropriate samples can be drawn from the large population. Out of the total population of 20, 89,649, Urban population accounts for9, 96,086 and rural population accounts for10, 93,563 being 47.67percent and 52.33 percent of total population respectively. Since the district is developed educationally, industrially, economically, socially and politically when compared to other districts, it would be possible to study the various elements of Core Banking Solutions and Customers' Ecstasy towards them. Banking practices are well known to the customers of Dakshina Kannada district. No study has been undertaken so far to analyse their opinions and perceptions regarding Core- Banking Solutions introduced by the bankers. Hence this research work was carried out to study Rural and Urban customers' Ecstasy towards Core Banking Solutions of Select Commercial Banks.

- **Limitations of study**:

The study focus was mainly on Core Banking Solutions developed by the bankers and its impact on customers of Dakshina Kannada District. Other personal banking services offered by the bankers at the counters were not considered. It should be noted that socio- economic structure of

the people differ from place to place and hence their banking practices also may differ accordingly. Findings of this study can be used by the authorities for making policy decisions keeping in mind this factor.

XI. LAYOUT OF THE REPORT:

The thesis is divided in to 6 chapters, each of them deals with different aspects of study undertaken to attain the objectives of research work.

Chapter I: Introduction

This Chapter covers background of study and presents the conceptual framework and significance of Customers' Ecstasy and Core Banking Solutions. Research Questions, Research Objectives, Hypotheses of Study, Research methodology, Research Criteria, Data collection methods, Pilot study results, Sample size and Sampling technique, Scope, Limitations of Study, Chapter schemes were also described in this chapter.

Chapter 2: Review of literature

Study of previous literature was presented in this chapter by classifying them as Foreign Studies and Indian Studies on Customer Satisfaction and on Customers Delight and Ecstasy.A brief analysis of different models of Customer Satisfaction developed by earlier researchers is made in this chapter to provide rationale on hypotheses developed for research study and to come out with a model to measure Customers' ecstasy.

Chapter 3: Theoretical Framework:

The chapter is divided in to 3 sections. First section focuses on recapitulation of prominent customer satisfaction theories and models, Customers' Ecstasy drivers' model developed by the Researcher is presented in the 2nd section and a brief profile of 6 select commercial banks and their Core Banking Product profile are presented in the 3rd section.

Chapter 4: Data Analysis: Customers' Ecstasy towards CBS

This chapter covers the Socio-economic profile of Rural and Urban Customers, and an analysis of primary data collected from Rural and Urban customers of the District on various aspects of Core Banking Channels representing their ecstasy on selected bankers' efforts in this regard.

Chapter 5: Service Quality Dimensional Analysis of Rural – Urban Customers' Ecstasy:

'SERVQUAL model' consisting of 5 important elements namely 'Tangibility', 'Reliability', 'Responsiveness', 'Empathy' and 'Assurance' has been used by many researchers as a multi-dimensional research instrument to measure customer satisfaction. In this study, Researcher added three more elements to this model namely 'Efficiency', 'Security' and 'Customer Service'

to measure and evaluated the effect of service quality dimensions on Customers' Ecstasy. Researcher was intended to know which of the service quality dimensions of the Banks have the most significant impact on Customers' Ecstasy in Dakshina Kannada District of Karnataka State.

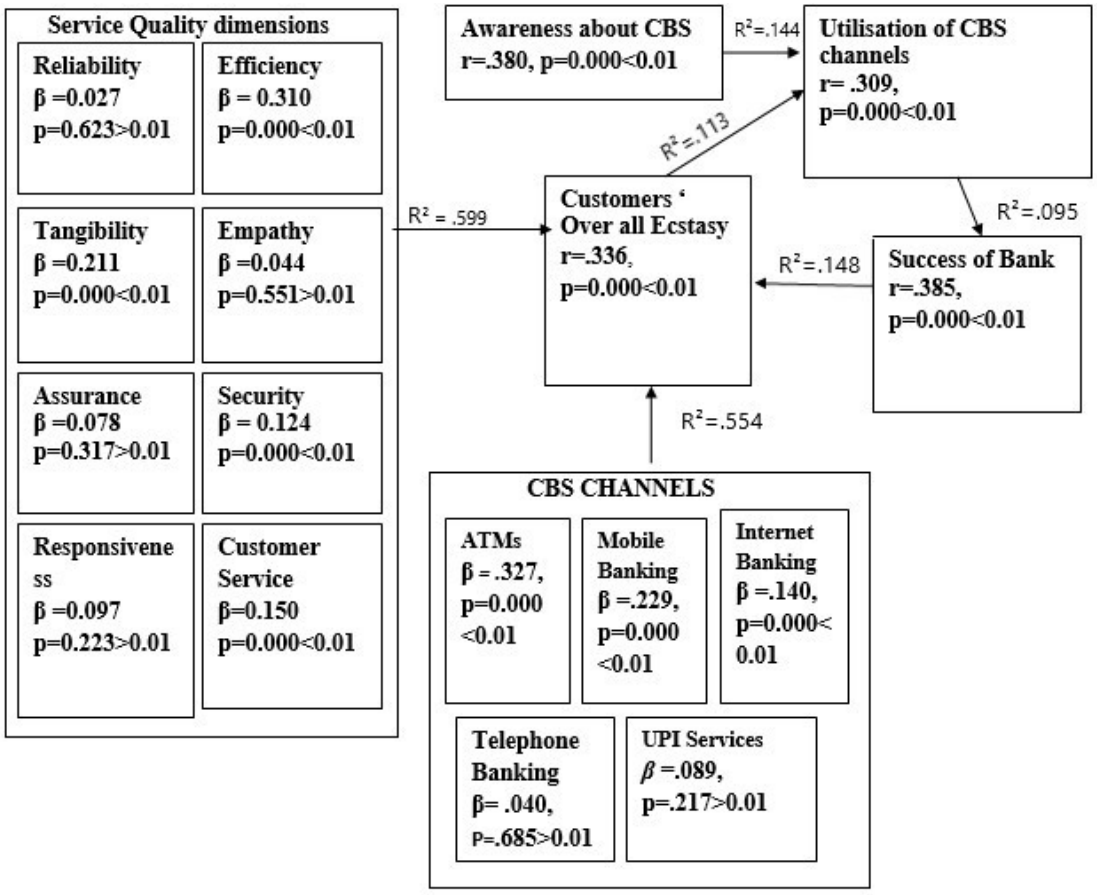
Chapter 6:Findings, Suggestions, and conclusion

This section is used to present a summary of findings, and a suggestive framework is jotted and it contains the conclusion of the research study.

XII. MAJOR FINDINGS:

- **Major Findings of this research work is presented in the form of a Research Analysis model as shown below:**

Diagram 6.1: RESEARCH ANALYSIS MODEL



Source: Model developed by the Researcher

This model has been built by the Researcher based upon the hypotheses framed and proved in her research work. Research Analysis model presented above depicts that, all 6 main hypotheses were accepted. They are the following:

H1 : There is a significant impact of Ecstasy due to Core Banking products/Channels on over all Ecstasy of Customers.

Results of Regression analysis in Table 4.23 (G) showed that among the total customers, overall ecstasy of the customers was significantly impacted by ecstasy due to ATM services *(*β= 0.327), followed by ecstasy due to Mobile banking App services(β=0.229),and ecstasy due to Net banking services (β =0.140), other services- ecstasy due to UPI (β =0.089), and ecstasy due to Tele banking (β= 0.040) have no significant impact on overall ecstasy of respondents. Overall among total customers, ecstasy due to ATM services, Mobile Banking Apps services and Net Banking services have 55.4 percent influence on overall ecstasy of the respondents, (Adjusted R^2 = 0.554) which is significant with p=0.000<0.01.So the hypothesis is accepted.

H2 : Service Quality dimensions have a significant impact on overall ecstasy.

Results of Regression analysis in Table 5.6(d), Table 5.6(e), and Table 5.6(f) showed that, among 8 service quality dimensions, 'Tangibility', 'Efficiency', 'Security' and 'Customer Service' were found to be having significant impact on overall ecstasy of the respondents. Among these, 'Efficiency' has more impact with (β = 0.310), followed by 'Tangibility' (β =0.211), 'Customer Service' with (β=0.150) and lastly 'Security' with (β = 0.124). All these significant service quality dimensions have 59.9 percent impact on overall ecstasy with p=0.000<0.01. **So, the hypothesis, Service quality dimensions have significant impact on overall ecstasy of customers is accepted.**

H3 : There is a significant relationship between overall Customers' ecstasy and utilisation of various Core Banking Products by customers.

Karl Pearson's Correlation results in Table 4.24, showed that, among the total respondents, there is a significant correlation between 'Customers' Ecstasy' and 'Utilisation of Core Banking products' by them with R =0.336, R^2 = 0.113 and p= 0.000< 0.01. Hence this hypothesis is justified.

H4 : There is a significant relationship between awareness and utilisation of Core Banking Channels.

From the Karl Pearson's Correlation results showed in Table 4.20 (c), it is evident that, among the total respondents, there is a significant correlation between 'Level of awareness about the products' and 'Utilisation of Core Banking products' by them with R =.380, R^2 = 0.144 and p= 0.000< 0.01. Hence the hypothesis is accepted.

H5 : Utilisations of Core Banking Channels have a significant impact on success of the banks.

Karl Pearson's Correlation analysis in Table 5.7(b), revealed that, among the total respondents, there is a significant correlation between 'Utilisation of Core Banking products' and 'Success of Banks' with R =0.309, R^2 = 0.095 and p= 0.000< 0.01.

H6 : There is a significant relationship between success of the banks and **overall ecstasy.**
From the Karl Pearson's Correlation results showed in Table 5.8, it is evident that, among the total respondents, there is a significant correlation between 'Success of banks' and 'Customers' Ecstasy with overall Technological services of banks' with R =0.385, R^2 = 0.148 and p= 0.000< 0.01. Hence this hypothesis is justified.

Summary of main and corroborative hypotheses testing is presented in a table below:

Table 6.1: Table showing the summary of Hypotheses testing

Sl. No.	Hypotheses	Research question	Objectives	Statistical tools used	Results	Remarks
1	**H1**: There is a significant impact of ecstasy due to Core Banking products on overall ecstasy of customers	**RQ-4**: What is the ecstasy of Rural and Urban customers towards Core Banking Solutions of Select Commercial banks?	**Obj. 2:** To study Customers' ecstasy towards Core Banking Solutions of Select Commercial Banks in Dakshina Kannada District	**Regression Analysis**	Accepted Table 4.23 (G)	**Ecstasy due to ATM services (β= 0.327), followed by ecstasy due to Mobile Banking Apps services (β=0.229), and ecstasy due to Net banking services (β =0.140), (Adjusted R^2 = 0.554)**
2	**H2**: Service quality dimensions have significant impact on overall Ecstasy of Customers	**RQ**-5: What is the impact of Service quality dimensions of Core Banking products on over all Customers' Ecstasy?	**Obj.3:** To study the service quality dimensions of Core Banking channels of Select Commercial Banks in Dakshina Kannada District	**Regression analysis**	Accepted Table 5.6(d), Table 5.6(e), and Table 5.6(f)	**'Efficiency' has more impact with (β = 0.310), followed by 'Tangibility' (β =0.211), 'Customer Service' with (β=0.150) and lastly 'Security' with (β = 0.124). All these significant service quality dimensions have R^2 = 0.599 ie 59.9 percent impact on overall ecstasy with p=0.000<0.01.**

3	**H3:** There is a significant relationship between Customers' ecstasy and utilisation of various Core Banking products by customers.	**RQ-4**: What is the ecstasy of Rural and Urban customers towards Core Banking Solutions of Select commercial banks?	**Obj. 2:** To study Customers' ecstasy towards Core Banking Solutions of select Commercial Banks in Dakshina Kannada District	**Karl Pearson's Correlation coefficient**	Accepted Table 4.24	**R =0.336, R^2 = 0.113 and p= 0.000< 0.01**
4	**H4:** There is a significant relationship between awareness and utilisation of Core Banking channels.	**RQ-2:** What are discrepancies and similarities in the socio economic profile of Rural and Urban customers of Dakshina Kannada District?	**Obj: ii:** To know the socio economic profile of Urban and Rural customers of Dakshina Kannada District	**Karl Pearson's Correlation Coefficient**	Accepted Table 4.20(c)	**R = 0.380, R^2 = 0.144 and p=0.000< 0.01**
5	**H5**:Utilisation of Core Banking channels have significant impact on success of the banks	**RQ 8:**Which are the areas of Customers' Ecstasy requiring bankers' concentration in Core Banking Solutions in the study area?	**Obj: iv:** To focus on the areas of Customers' Ecstasy requiring bankers' concentration on Core Banking Solutions in the study area.	**Karl Pearson's Correlation coefficient**	Accepted Table 5.7(b)	**R =0.309, R^2 = 0.095 and p= 0.000< 0.01**

6	**H6**: There is a significant relationship between the success of banks and overall ecstasy	**RQ 8:**Which are the areas of customers' ecstasy requiring bankers' concentration in Core Banking Solutions in the study area?	**Obj : iv:** To focus on the areas of customers' ecstasy requiring bankers' concentration on Core Banking Solutions in the study area	**Karl Pearson's Correlation coefficient**	Accepted Table 5.8	**R =0.385, R^2 = 0.148 and p= 0.000< 0.01**
7	H (i): There is a significant difference between Rural and Urban Customers with regard to demographic factors determining their socio economic life.	**RQ-2:** What are discrepancies and similarities in the socio economic profile of Rural and Urban customers of Dakshina Kannada District?	**Obj: ii:** To know the socio economic profile of Urban and Rural customers of Dakshina Kannada district.	**Chi-Square Test**	Accepted Table 4.2(a) and Table 4.2(b)	**Age, Gender, Educational qualification, Occupation & Monthly Income p = 0.000 <0.01.**
8	H (ii): There is a significant difference in the awareness level of customers about Core Banking channels/ products based on demographic variables	**RQ-2:** What are discrepancies and similarities in the socio economic profile of Rural and Urban customers of Dakshina Kannada District?	**Obj: ii:** To know the socio economic profile of Urban and Rural customers of Dakshina Kannada district	**Chi Square Test**	Accepted Table 4.13(a) and Table 4.13(b)	**p = 0.000 <0.01.**

9	H (iii): There is a significant difference between Rural and Urban customers as regards their Computer knowledge level.	**RQ-2:** What are discrepancies and similarities in the socio economic profile of Rural and Urban customers of Dakshina Kannada District?	**Obj: ii:** To know the socio economic profile of Urban and Rural customers of Dakshina Kannada district	**Chi Square test**	Accepted Table 4.16 (a) and Table 4.16(b)	**p=0.000< 0.01**
10	H (iv): There is a significant difference between Rural and Urban customers with regard to overall utilisation of utilization of Core Banking channels and Branch banking channel.	**RQ-2:** What are discrepancies and similarities in the socio-economic profile of Rural and Urban customers of Dakshina Kannada District?	**Obj: ii:** To know the socio-economic profile of Urban and Rural customers of Dakshina Kannada district	**Fishers exact test**	Accepted Table 4.19(b)	**p = 0.000 <0.05**
11	H (v): There is a significant difference between Rural and Urban customers with regard to their perceptions about overall transitions in banking activities after the introduction of Core Banking channels.	**RQ-3**: What are the transitions brought about by Core Banking Solutions in the banking activities of Rural and Urban customers of Dakshina Kannada district?	**Obj:1:**To study the transitions brought about by Core Banking Solutions in the banking activities of Urban and Rural customers of Dakshina Kannada district	**Mean, Standard Deviation and Mann-whitney U test**	Accepted Table 4.22	**Rural (3.74±0.75) and Urban (4.19 ± 0.63), p=0.000<0.01**.

12	H (vi): There is a significant difference between Rural and Urban customers with regard to their ecstasy towards ATMs, Mobile banking, Internet Banking, Telephone banking and Unified Payments Interface services.	**RQ-4**: What is the ecstasy of Rural and Urban customers towards Core Banking Solutions of select commercial banks?	**Obj. 4:** To make a comparative study between Urban and Rural customers of Dakshina Kannada district regarding their ecstasy towards Core Banking products of select commercial banks.	**Mean, Standard deviation & 'Mann-Whitney U Test (MW test)'**	Accepted Tables 4.23(A), 4.23(B), 4.23(C), 4.23(D), and 4.23(E)	**p=0.000<0.01**
13	H (vii): There is a significant difference between Rural and Urban Customers as regards their opinions about overall problems in the Usage of ATMs, Mobile banking Apps, Internet Banking, Telephone banking and UPI services	**RQ 7**: What are the contrast between problems and challenges faced by urban and rural customers of Dakshina Kannada District in the usage of Core Banking Solutions?	**Obj.iii:** To study the problems and challenges faced by urban and rural customers of Dakshina Kannada District in the usage of Core Banking Solutions?	**Chi square test**	Accepted Table 4.26(b)	p value is lesser than 0.05
14	H (viii): There is a significant difference between Rural and Urban customers with regard to their ecstasy towards service quality dimensions of Core banking products.	**RQ-5:** What is the impact of Service quality dimensions of Core Banking products on over all customers' ecstasy?	**Obj.3:** To study the service quality dimensions of Core Banking channels of Select Commercial Banks in Dakshina Kannada District.	**Mean, Standard deviation &'Mann-Whitney U Test (MW test)'**	Accepted Tables 5.2(A), 5.2 (B), 5.2(C), 5.2(D), 5.2(E), 5.2(F), 5.2(G), And	**p=0.000<0.01**

					5.2(H)	
15	H (ix): There is a significant difference between Rural and Urban customers as regards their opinion regarding the statement 'Core Banking Solutions of Private Sector Banks is superior to Core Banking Solutions of Public sector banks'.	**RQ 6:** What are the discrepancies between Rural and Urban customers of Dakshina Kannada district regarding their knowledge and ecstasy towards Core Banking Solutions offered by the selected bankers?	**Obj: 4:**To make a comparative study between Urban and Rural customers of Dakshina Kannada district regarding their ecstasy towards Core Banking products of select commercial banks.	**Chi Square test**	Accepted Table 5.9 (a) and 5.9(b)	**p=0.013< 0.05**

- **Socio economic profile of Respondents:**
- Customers of Dakshina Kannada District have opened accounts in multiple banks and are not confined themselves to a single bank. Majority of Rural customers have shown preference towards public sector banks for opening accounts, while urban respondents have shown preference towards Private sector banks for opening accounts.
- There is a significant difference between Rural and Urban Customers in respect of Prime bank (the bank approached for maximum number of times for transactions) they are mostly associated with, in respect of Public & Private sector banks to which they are mostly associated with, and with regard to the length of their association with the prime bank.
- 'Proximity', 'Quality of Service' 'Employment/Business purpose' was the main factors chosen by both Rural and Urban respondents for being associated with the prime bank. There is no significant difference between Rural and Urban customers as regards their reasons for being associated with the prime bank.
- Majority of both Rural (99.8 percent) and Urban (99.5 percent) respondents have Savings bank accounts in addition to other types of accounts in their banks. No significant difference is found among Rural and Urban customers in opening and holding different types accounts in banks.
- Percentage Analysis showed that rural respondents perceive ICICI Bank as the most technologically advanced Bank and urban customers are more or less equally divided between ICICI bank and State Bank of India while choosing the most technologically advanced bank. Hence there is a significant difference between Rural and Urban respondents, in their perception

regarding technologically most advanced bank. Chi Square test result showed that there is a significant difference between Rural and Urban customers as regards their perception about technologically most advanced bank, as p=0.000< 0.01.

- Major factors responsible for Rural and Urban respondents' priority for considering a bank as most technologically advanced was evaluated, comparison between Rural and Urban Respondents' in respect of major factors responsible for their priority was made. Garret's technique and Mann-Whitney U test were used for making comparison. However, test showed that, there is no significant difference between Rural and Urban respondents with respect to their priorities as p= 1.000>0.05.
- No significant difference is found between Rural and Urban respondents in their awareness about Core Banking channels in general.
- There is no significant difference between Rural and Urban customers with respect of their awareness about ATMs. All (100 percent) respondents, irrespective of their residence in Rural or Urban areas, have awareness about ATMs.
- Chi square test results showed that there is a significant difference between Rural and Urban customers with respect of their awareness about Internet Banking, Mobile Banking Apps/Mobile wallets, RTGS/NEFT, Telephone Banking, Unified Payments Interface as p= 0.000 <0.01 on each of these Core Banking channels. It is due to the fact that a greater number of Urban respondents have 'High' level of awareness about Core Banking Channels/Products when compared with Rural respondents.
- Chi square test results and Fishers exact test results showed that there is a significant difference in the awareness level of customers about Core Banking channels/ products based on demographic variables such as Gender, Occupation, Educational qualification, Age, Monthly Income, Prime bank to which customers are mostly associated with, Sector wise choice of respondents with regard to Prime bank, and Length of association with the prime bank.
- Chi square test results revealed that, there is no significant difference between Rural and Urban respondents as regards their choice of mode of operating their accounts as p=0.228 > 0.01. It is mainly because majority of respondents in both Rural (98 percent) and Urban (96.4 percent) areas make use of 'both' ('Personally visiting the Bank' as well as 'Core Banking channels') for operating their bank accounts.
- Core Banking Channels offer a series of benefits and there are many factors which encourage customers to make use of Core Banking channels. Researcher wanted to evaluate the priorities of Rural and Urban respondents for 10 major factors which motivate them to use Core Banking Channels. Respondents were asked to rank these 10 factors as 1, 2, 3, 4, 5, 6, 7, 8, 9, and 10 according to their priority. To compare Rural and Urban Respondents' priority for major factors

responsible for the use of Core Banking Channels by them, Garret's technique and Mann-Whitney U Test are used. No deviations were found in the expectations and thinking of Rural and Urban respondents as no significant difference is noticed in the priorities given by them towards 10major factors responsible for the usage of Core Banking channels as p= 1.000> 0.05.

- Chi Square test results showed that there is a significant difference between Rural and Urban customers as regards their computer knowledge level as p=0.000< 0.01.It is due to the fact that, majority (95.2 percent) of Urban respondents have higher knowledge of computer when compared with rural respondents.
- To compare Rural and Urban Respondents' priority for 8 major Core Banking channels, Garret's technique and Mann-Whitney U Test are used. Majority of the Rural Respondents (78.3 percent) and Urban Respondents (50.7 percent) given 1st priority to 'ATMs/Credit cards'.) Test results clearly revealed that no significant difference is found in the priorities given by the Rural and Urban respondents in respect of most preferred Core Banking channel as p=1.000> 0.05
- Chi square test results revealed that there is a significant difference between Rural and Urban customers with respect to the frequency of usage of Automated Teller Machinesas p=0.028 < 0.05
- Chi square test results showed that there is no significant difference between Rural and Urban customers with respect to the frequency of usage of Mobile Banking Appsas p=0.082 > 0.05.
- Chi square test results showed that there is a significant difference between Rural and Urban customers with respect to the frequency of usage of Internet Banking as p=0.000 < 0.05
- Fishers exact test results showed that there is a significant difference between Rural and Urban customers with respect to the frequency of usage of Tele Banking as p=0.008 < 0.05
- Fishers exact test results revealed that there is a significant difference between Rural and Urban customers with respect to the frequency of usage of Unified Payments Interface as p=0.000 < 0.05
- Fishers exact test results showed that there is no significant difference between Rural and Urban customers with respect to the frequency of usage of Branch Banking system as p=0.297 >0.05.
- Fishers exact test results showed that, there is a significant difference between Rural and Urban respondents' in their Overall utilization of various Core Banking channels and Branch banking channel as p = 0.000 <0.05. It is due to the fact that over all utilization of Core Banking channels and Branch banking channel is more in urban areas.
- Karl Pearson Correlation test results showed that among the total respondents, there is a significant positive correlation between 'Computer knowledge levels of respondents' and their 'awareness about Core Banking Products', with r =0.503, p =0.000 <0.01. Among Rural

respondents, it is found that there is a significant positive correlation between 'Computer knowledge levels of respondents' and their 'awareness about Core Banking Products', with r =0.505, p =0.000 <0.01. Among Urban respondents also, there is a significant positive correlation between 'Computer knowledge levels of respondents and their awareness about Core Banking Products', with r =0.349, p =.000 <0.01.So it can be taken to mean that there is a significant relationship between 'Computer knowledge levels of customers' and their 'awareness about Core Banking products'.

- Karl Pearson Correlation test results revealed that, among the total respondents, there is a significant positive correlation between 'Computer knowledge levels of respondents' and 'utilization of Core Banking Products' by them, with r =0.172, p =.000 <0.01. Among the Rural respondents, it is found that there is a significant positive correlation between 'Computer knowledge levels of respondents' and 'utilization of Core Banking Products' by them, with r = 0.214, p =0.000 <0.01. Among the Urban respondents also, there is a significant positive correlation between 'Computer knowledge levels of respondents' and 'utilization of Core Banking Products' by them, with r =0.370, p =0.000 <0.01. So, it can be taken to mean that there is a significant relationship between 'Computer knowledge levels of respondents' and utilization of Core Banking Products.
- Karl Pearson Correlation test results showed that, among the total respondents, there is a significant positive correlation between 'Level of awareness about the products' and 'Utilisation of Core Banking products' by them with r =0.380, p= 0.000< 0.01.Among the Rural respondents, there is a significant positive correlation between 'Level of awareness about the products' and 'Utilisation of Core Banking products' by them with r =0.404, p= 0.000< 0.01.Among the Urban respondents, there is a significant positive correlation between 'Level of awareness about the products' and 'Utilisation of Core Banking products' by them with r = 0.240, p= 0.000< 0.01.So, it can be taken to mean that there is a significant relationship between 'Level of awareness about the products' and the 'utilization of Core Banking Products or Channels'.
- **Transitions brought about by Core Banking Solutions in the banking activities of Rural and Urban customers of Dakshina Kannada district:**

Gaining and providing information about Transition rate in the mode of banking operations of customers of select commercial banks of Dakshina Kannada District after the introduction of Core Banking Channels is one of the main objectives of this research work. 10 Components were taken to measure the transition rate and responses of the respondents were measured on 5-point rating scale, 'Strongly disagree' (1), 'Disagree '(2), 'Neither agree nor Disagree' (3), 'Agree'(4), and 'Strongly Agree'(5). Mean values and Standard deviation on each of the components on Rural and Urban respondents were found out, comparisons and interpretations on

each element are made based on Mean values such as if Mean value is < 3 No consent, 3-4 Moderate consent and > 4 High consent.

Overall transition rate was measured by averaging the responses of the respondents on 10 components. Interpretations are based on Mean values such as if Mean value is < 3 no transition, 3--4 Moderate transition, > 4 High transition. Comparison between Rural and Urban Customers was done using Mann-Whitney U Test (MW test) with regard to transition. Results were as follows:

- There is a significant difference in the opinion of Rural and Urban customers with regard to their opinion about 'Drastic fall in the number of their bank visits due to the introduction of Core Banking channels'. It is due to the fact that Mean and Standard deviation of Rural respondents is 3.82± 0.80 for 'Drastic fall in the number of their bank visits' whereas Mean and Standard deviation of Urban Respondents is 4.22 ± 0.81 and p=0.000< 0.01.
- There is a significant difference in the opinion of Rural and Urban customers with regard to their opinion about 'Increased usage of online banking for payment of utilities bills' due to the introduction of Core Banking channels. It is due to the fact that Mean and Standard Deviation obtained is 3.68± 0.98 for Rural Respondents while it is 4.09± 0.97 for Urban respondents and p= 0.000< 0.01.
- There is a significant difference in the opinion of Rural and Urban customers with regard to their opinion about 'Tremendous fall in the usage of cheques' due to the introduction of Core Banking channels. Mean and Standard deviation is 3.78±0.87 for rural respondents while it is 4.30 ± 0.79 for Urban respondents with p = 0.000< 0.01.
- There is a significant difference in the opinion of Rural and Urban customers with regard to their opinion, 'Investment decisions are taken without approaching the Bankers for advice'due to the introduction of Core Banking channels. Mean and Standard deviation is 3.68±0.92 for rural respondents while it is 4.13 ± 0.89 for Urban respondents with p = 0.000< 0.01.
- There is a significant difference between Rural and Urban customers with regard to their opinion about 'Rapid raise in entertainment programmes of the customers due to the usage of Core Banking Channels for making payments' after the introduction of Core Banking channels. Mean and Standard deviation is 3.73±0.92 for rural respondents while it is 4.11 ± 0.89 for Urban respondents with p = 0.000< 0.01.
- There is a significant difference between Rural and Urban customers with regard to their opinion that, Core banking channels have 'Diverted the people from traditional buying to online shopping by facilitating swift payments online'.Mean And Standard deviation is3.77±0.97 for rural respondents while it is 4.32 ± 0.84 for Urban respondents with p = 0.000< 0.01.

- There is a significant difference between Rural and Urban customers with regard to their opinion that, introduction of Core Banking channels has resulted in 'Frequent use of Core Banking Channels for booking bus, railway and Air tickets'.Mean and Standard deviation is3.79±0.90 for rural respondents while it is 4.30 ± 0.77 for Urban respondents with p = 0.000< 0.01.
- There is a significant difference between Rural and Urban customers with regard to their opinion that, 'Usage of various mobile apps help to concentrate more on jobs and save more time to spend with family'.Mean and Standard deviation is 3.68±0.90 for Rural respondents while it is 4.14 ± 0.82 for Urban respondents with p = 0.000< 0.01.
- There is a significant difference between Rural and Urban customers with regard to their opinion about 'Banking is a friendly exercise now'.Mean and Standard deviation is 3.73±0.87 for Rural respondents while it is 4.18 ±0.83 for Urban respondents with p = 0.000< 0.01.
- There is a significant difference between Rural and Urban Customers with regard to their opinion about 'Rapid increase in the number of banking activities'.Mean and Standard deviation is 3.73±0.93 for Rural respondents while it is4.15 ± .84 for Urban respondents with p = 0.000< 0.01
- There is a significant difference between Rural and Urban Customers with regard to their perceptions about overall transitions in banking activities after the introduction of Core Banking channels. Urban customers perceived that there was a High transition as Mean and Standard Deviation is 4.19± 0.63, whereas Rural customers perceived that there was a moderate transition as Mean and Standard deviation is 3.74±0.75 with p = 0.000< 0.01. Hypothesis was justified (Table 4.22).

- **Rural and Urban Customers' Ecstasy Ranking on Core Banking Technology issues of Select Public sector and Private Commercial Banks in Dakshina Kannada District:**

Researcher has attempted to find out customers' ecstasy towards services offered by the Banks through five important channels of Core Banking Solutions, namely, Automated Teller Machines (ATMs), Internet Banking, Mobile Banking Apps, Telephone Banking, and Unified Payments Interface (UPI), which according to the opinions of Bankers and experts are often used by the customers for various purposes.

- **Rural and Urban customers' Ecstasy Ranking on ATM Services:**

12 components were taken to measure Customers' Ecstasy towards ATMs and responses of respondents were measured on 5-point rating scale, 'Very poor' (1), 'Poor' (2), 'Average' (3), 'High'(4),and 'Very High'(5). Mean values and Standard deviation on each of the components on Rural and Urban respondents were found out, comparisons and interpretations on each element are made based on Mean values such as if Mean value is < 3 Poor Ecstasy, 3 - 4

Ecstasy to some extent and > 4 High Ecstasy level. Data was analysed based upon the responses of all 1068 (457 Rural and 611 Urban) respondents who were the users of ATM services**.** Overall Ecstasy was measured by averaging the responses of the respondents on 12 components. Interpretations are based on Mean values such as if Mean value is < 3 Poor Ecstasy, 3- 4 Ecstasy to some extent and >4 High Ecstasy level. Comparison between Rural and Urban Customers was done using Mann-Whitney U Test (MW test) with regard to customers' Ecstasy level.

Mann-Whitney U Test revealed the following results :

- There is a significant difference in the ecstasy level of Rural respondents (2.96 ±0.63Mean and Standard Deviation) and Urban Respondents (3.73 ±0.74 Mean and Standard Deviation) with p = 0.000< 0.01 on 'Currency quality' aspect of ATM services**.**
- There is a significant difference in the ecstasy level of Rural respondents (2.79±0.74 Mean and Standard Deviation) and Urban Respondents (3.72±0.82 Mean and Standard Deviation) with p = 0.000< 0.01 on 'Transactions permitted on ATMs' aspect of ATM services.
- There is a significant difference in the ecstasy level of Rural respondents (2.79±0.75 Mean and Standard Deviation) and Urban Respondents (3.73±0.85 Mean and Standard Deviation) with p = 0.000< 0.01 on 'Card Delivery promptness' aspect of ATM services.
- There is a significant difference in the ecstasy level of Rural respondents (2.71±0.76 Mean and Standard Deviation) and Urban Respondents (3.74±0.93 Mean and Standard Deviation) with p = 0.000< 0.01 on 'Quality of service of ATM guard' aspect of ATM services.
- There is a significant difference in the ecstasy level of Rural respondents (2.69 ±0.74 Mean and Standard Deviation) and Urban Respondents (3.71 ±0.87 Mean and Standard Deviation) with p = 0.000< 0.01 on 'Location Convenience' aspect of ATM services.
- There is a significant difference in the ecstasy level of Rural respondents (2.76 ±0.76 Mean and Standard Deviation) and Urban Respondents (3.74 ±0.92 Mean and Standard Deviation) with p = 0.000< 0.01 on 'Safety-Security-Privacy' aspect of ATM services.
- There is a significant difference in the ecstasy level of Rural respondents (2.72 ±0.70 Mean and Standard Deviation) and Urban Respondents (3.68 ±0.88 Mean and Standard Deviation) with p = 0.000< 0.01 on 'Cash Availability in ATM' aspect of ATM services.
- There is a significant difference in the ecstasy level of Rural respondents (2.76±0.77 Mean and Standard Deviation) and Urban Respondents (3.75 ±0.91 Mean and Standard Deviation) with p = 0.000< 0.01 on 'Cash withdrawal (Correctness/Promptness)' aspect of ATM services.
- There is a significant difference in the ecstasy level of Rural respondents (2.68 ±0.73 Mean and Standard Deviation) and Urban Respondents (3.63 ±0.89 Mean and Standard Deviation) with p = 0.000< 0.01 on 'Availability of Pay-in-slips/Deposit Envelops etc' aspect of ATM services.

- There is a significant difference in the ecstasy level of Rural respondents (2.67 ±0.73 Mean and Standard Deviation) and Urban Respondents (3.69 ±0.93 Mean and Standard Deviation) with p = 0.000< 0.01 on 'Availability of Power Back up/Generator/ Inverter' aspect of ATM services.
- There is a significant difference in the ecstasy level of Rural respondents (2.71 ±0.74 Mean and Standard Deviation) and Urban Respondents (3.65 ±0.91 Mean and Standard Deviation) with p = 0.000< 0.01 on 'Sufficiency of ATMs' aspect of ATM services.
- There is a significant difference in the ecstasy level of Rural respondents (2.26 ±0.62 Mean and Standard Deviation) and Urban Respondents (2.84 ±0.76 Mean and Standard Deviation) with p = 0.000< 0.01 on 'Complaint book availability' aspect of ATM services.
- There is a significant difference in the ecstasy level of Rural respondents and Urban respondents on each of the 12 components of ATMs due to the fact that, Rural respondents' ecstasy level was 'Poor' (Mean value < 3), while among Urban respondents' ecstasy was found to 'some extent'(Mean value 3-4) on each of the elements of ATMs.
- **Overall Ecstasy of Rural and Urban customers on ATM Services:**
- 'Mann-Whitney U Test (MW test)' clearly showed that, over all, total respondents' ecstasy level was present 'to some extent' on 'ATM Services' with Mean and Standard Deviation 3.24 ± 0.83. And there is a significant difference between the overall ecstasy level of Rural (2.71 ±0.61 Mean and Standard Deviation) and Urban respondents (3.64 ± 0.74 Mean and Standard Deviation), p=.000<0.01. It can be taken to mean that Urban Customers' Overall Ecstasy on ATM Services was to 'some extent' where as Rural customers' Overall Ecstasy on ATM Services was 'Poor'.

However test results clearly showed that, Customers' ecstasy level had not reached to High level both in Rural and Urban areas in respect of ATM services. Rural customers have 'Poor' ecstasy towards each of the components of ATM services, while, Urban customers' ecstasy on each of the elements was found only to 'some extent'. Lots of improvements and additional features are expected by the customers in ATM mechanism.

- **Rural and Urban customers' Ecstasy Ranking on Mobile Banking Apps:**

With an intention to study the ecstasy level of Rural and Urban customers for Mobile Banking Apps of Select Commercial banks in the study area, Researcher considered 5 components. Customers' ecstasy towards each of the components of Mobile Banking Apps were measured. For this purpose, responses of respondents were measured on 5 point rating scale, 'Very poor' (1), 'Poor' (2), 'Average' (3), 'High'(4) , and 'Very High'(5).Mean values and Standard deviation on each of the components on Rural and Urban respondents were found out, comparisons and interpretations on each element are made based on Mean values such as if Mean value is < 3 Poor Ecstasy, 3 - 4 Ecstasy to some extent and > 4 High Ecstasy level. Data

was analysed based on the responses of 1,009 (408 Rural and 601 Urban) respondents who were users of Mobile banking Apps services.

Mann-Whitney U Test revealed the following results :

- There is a significant difference in the ecstasy level of Rural respondents (2.75 ±0.66 Mean and Standard Deviation) and Urban Respondents (3.61 ±0.80 Mean and Standard Deviation) with p = 0.000< 0.01 on 'Status of reward points' aspect of Mobile Banking Apps services.
- There is a significant difference in the ecstasy level of Rural respondents (2.75 ±0.77 Mean and Standard Deviation) and Urban Respondents (3.75 ±0.86 Mean and Standard Deviation) with p = 0.000< 0.01 on 'Status of transactions' aspect of Mobile Banking Apps services.
- There is a significant difference in the ecstasy level of Rural respondents (2.71 ±0.72 Mean and Standard Deviation) and Urban Respondents (3.69± 0.84 Mean and Standard Deviation) with p = 0.000< 0.01 on 'New services/New products SMS alerts' aspect of Mobile Banking Apps services.
- There is a significant difference in the ecstasy level of Rural respondents (2.70 ±0.72 Mean and Standard Deviation) and Urban Respondents (3.74 ±0.89 Mean and Standard Deviation) with p = 0.000< 0.01 on 'Service of Mobile Prepaid recharge' aspect of Mobile Banking Apps services.
- There is a significant difference in the ecstasy level of Rural respondents (2.71±0.74 Mean and Standard Deviation) and Urban Respondents (3.65±0.83 Mean and Standard Deviation) with p = 0.000< 0.01 on 'Cost effectiveness' aspect of Mobile Banking Apps services.
- There is a significant difference in the ecstasy level of Rural respondents and Urban respondents on each of the 5 components of Mobile Banking Apps due to the fact that, Rural respondents' ecstasy level was 'Poor', while Urban respondents' ecstasy level was found 'to some extent' on these elements of Mobile Banking.
- **Overall Ecstasy of Rural and Urban customers on Mobile Banking Apps :**
- 'Mann-Whitney U Test(MW test)' results clearly showed that, over all, total respondents' ecstasy level was 'to some extent' on 'Mobile Banking Apps' with Mean and Standard Deviation 3.30 ± 0.86.There was a significant difference between the overall ecstasy level of Rural (Mean and Standard Deviation 2.72 ±0.65) and Urban respondents (Mean and Standard Deviation 3.69 ± 0.76), p=.000<0.01.It can be taken to mean that Urban customers' Overall Ecstasy on Mobile banking Apps is 'to some extent' whereas Rural customers' Overall Ecstasy on Mobile banking Apps is 'Poor'. However, test results clearly showed that, Customers' ecstasy level had not reached to High level both in Rural and Urban areas in respect Mobile Banking Apps. Rural customers have 'Poor' ecstasy towards each of the components Mobile Banking Apps, while, Urban customers' ecstasy on each of the elements was found only to 'some extent'. Lots of improvements and additional features are expected by the customers in Mobile Banking Apps.

- **Rural and Urban customers' Ecstasy Ranking on Internet Banking Services:**

To measure Customers' Ecstasy towards Internet Banking, 11 components were taken and Customers' ecstasy towards each of the components were measured. Responses of respondents were measured on 5-point rating scale, 'Very poor' (1), 'Poor' (2), 'Average' (3), 'High'(4), and 'Very High'(5).Mean values and Standard deviation on each of the components on Rural and Urban respondents were found out, comparisons and interpretations on each element are made based on Mean values such as if Mean value is < 3 Poor Ecstasy, 3-4 Ecstasy to some extent and 4-5 High Ecstasy .Data was analysed based on the responses of 997 (400 Rural and 597 Urban) respondents who were users of Internet banking services.

Overall Ecstasy was measured by averaging the responses of the respondents on 11 components. Interpretations are based on Mean values such as if Mean value is < 3 Poor Ecstasy, 3--4 Ecstasy to some extent 4 -5 High Ecstasy. Comparison between Rural and Urban Customers was done using Mann-Whitney U Test (MW test) with regard to Customers' Ecstasy level.

Mann-Whitney U Test revealed the following results :

- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 2.71 ±0.71) and Urban Respondents(Mean and Standard Deviation 3.74 ±0.81) with p = 0.000< 0.01 on 'Electronic Payments' aspect of Internet Banking services.
- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 2.74 ±0.75) and Urban Respondents (Mean and Standard Deviation 3.82 ±0.89) with p = 0.000< 0.01 on 'Information on account & enquiry of balance' aspect of Internet Banking services.
- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 2.67 ±0.75) and Urban Respondents (Mean and Standard Deviation 3.71 ±0.85) with p = 0.000< 0.01 on 'Instalments due enquiry' aspect of Internet Banking services**.**
- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 2.75 ±0.76) and Urban Respondents (Mean and Standard Deviation 3.81 ±0.87) with p = 0.000< 0.01 on 'Account transfers' aspect of Internet Banking services.
- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 2.71 ±0.74) and Urban Respondents (Mean and Standard Deviation 3.69 ±0.83) with p = 0.000< 0.01 on 'Request for Statements (by email, fax, mail)' aspect of Internet Banking services.
- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 2.75 ±0.75) and Urban Respondents (Mean and Standard Deviation 3.79 ±0.85) with p = 0.000< 0.01 on 'Security of Bank Website& safety of your account' aspect of Internet Banking services.

- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 2.69 ±0.74) and Urban Respondents (Mean and Standard Deviation 3.73 ±0.84) with p = 0.000< 0.01 on 'Online Bank Website is appealing & provides complete information' aspect of Internet Banking services.
- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 2.74 ±0.74) and Urban Respondents (Mean and Standard Deviation 3.74 ±0.89) with p = 0.000< 0.01 on 'Availability of Customer care services' aspect of Internet Banking services.
- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 2.73 ±0.74) and Urban Respondents (Mean and Standard Deviation 3.73 ±0.86) with p = 0.000< 0.01 on 'Trustworthiness of information provided in the website' aspect of Internet Banking services.
- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 2.75 ±0.75) and Urban Respondents (Mean and Standard Deviation 3.75 ±0.88) with p = 0.000< 0.01 on 'Safety & Security in log in process' aspect of Internet Banking services.
- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 2.71 ±0.71) and Urban Respondents (Mean and Standard Deviation 3.69±0.84) with p = 0.000< 0.01 on 'Swift & Standardized services availability' aspect of Internet Banking services.
- There is a significant difference in the ecstasy level of rural respondents and urban respondents on each of the 11 components of Internet Banking due to the fact that, Rural respondents' ecstasy level was 'Poor', while Urban respondents' ecstasy level was present' to some extent' on these elements of Internet Banking.

- **Overall Ecstasy of Rural and Urban customers on Internet Banking Services:**

- 'Mann-Whitney U Test (MW test)'clearly showed that, over all, total respondents' ecstasy level was 'to some extent' on 'Internet Banking Services' with Mean and Standard Deviation 3.33 ± 0.88.There was a significant difference between the overall ecstasy level of Rural (Mean and Standard Deviation 2.72 ±0.67) and Urban respondents (Mean and Standard Deviation 3.74 ± 0.76), p=0.000<0.01.It can be taken to mean that Urban Customers' Overall Ecstasy on Internet banking Services was 'to some extent' whereas Rural Customers' Overall Ecstasy on Internet banking Services was 'Poor'.

However, test results clearly showed that, Customers' ecstasy level had not reached to High level both in Rural and Urban areas in respect Internet Banking services. Rural customers have 'Poor' ecstasy towards each of the components Internet Banking services, while, Urban customers' ecstasy on each of the elements was found only to 'some extent'. Bankers need to think from the perspective of customers by making necessary changes in their internet banking platform.

- **Rural and Urban customers' Ecstasy Ranking on Telephone or Tele Banking Services:**

Among 1068 respondents surveyed, 573 (114 Rural and 459 Urban) respondents were the users of Telephone Banking services of Banks. To measure Customers' Ecstasy towards Telephone Banking, 4 component were taken and Customers' ecstasy towards each of the components were measured Responses of respondents were measured on 5 point rating scale, 'Very poor' (1), 'Poor' (2), 'Average' (3), 'High'(4) , and 'Very High'(5).Mean values and Standard deviation on each of the components on Rural and Urban respondents were found out, comparisons and interpretations on each element are made based on Mean values such as if Mean value is < 3 Poor, 3-4 Ecstasy to some extent and 4-5 High Ecstasy level. Data was analysed based on the responses of 573 (114 Rural and 459 Urban) respondents who were users of Telephone banking services.

By averaging the responses of the respondents on 4 components Overall Ecstasy was measured. Interpretations are based on Mean values such as if Mean value is < 3 Poor Ecstasy, 3--4 Ecstasy to some extent, 4 -5 High Ecstasy level. Comparison between Rural and Urban Customers was done using Mann-Whitney U Test (MW test) with regard to customers' Ecstasy level.

Mann-Whitney U Test revealed the following results:

- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 2.32 ±0.61) and Urban Respondents (Mean and Standard Deviation 2.73±0.56) with p = 0.000< 0.01 on 'Voice prompts availability' aspect of Telephone Banking services.
- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 2.29 ±0.71) and Urban Respondents (Mean and Standard Deviation 2.60±0.59) with p = 0.000< 0.01 on 'Appealing background music' aspect of Telephone Banking services.
- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 2.24 ±0.66) and Urban Respondents (Mean and Standard Deviation 2.62±0.62) with p = 0.000< 0.01 on 'Instructions clarity' aspect of Telephone Banking services.
- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 2.38 ±0.68) and Urban Respondents (Mean and Standard Deviation 2.65±0.60) with p = 0.000< 0.01 on 'New user voice directions' aspect of Telephone Banking services.
- There is a significant difference in the ecstasy level of Rural respondents and Urban respondents on each of the 4 components of Telephone Banking due to the fact that, Rural respondents' ecstasy level was 'Poor', while Urban respondents' ecstasy level was 'to some extent' on these elements of Telephone Banking.

- **Overall Ecstasy of Rural and Urban customers on Telephone Banking Services:**

- 'Mann-Whitney U Test(MW test)' results clearly showed that, over all, total respondents' ecstasy level was 'Poor' on 'Telephone Banking Services' with Mean and Standard Deviation

2.58 ± 0.52.There is a significant difference between the overall ecstasy level of Rural (Mean and Standard Deviation 2.30 ±0.58) and Urban respondents (Mean and Standard Deviation 2.65± 0.49), p=0.000<0.01.

Though both Urban and Rural customers' ecstasy level on various aspects of Telephone banking was 'Poor', Urban customers' Overall Ecstasy on Telephone Banking Services is comparatively higher than Rural customers' Overall Ecstasy on Telephone Banking Services. Test results clearly showed that Customers' ecstasy level is poor in both Rural and Urban areas in respect of Telephone Banking Services.

- **Rural and Urban customers' Ecstasy Ranking on Unified payment Interface:**

Among 1068 respondents surveyed, 537 (79 Rural and 458 Urban) respondents were the users of Unified Payments Interface (UPI) services of banks. To measure Rural and Urban customers' Ecstasy towards UPI, 5 components were taken and Customers' ecstasy towards each of the components were measured on 5-point rating scale, 'Very poor' (1), 'Poor' (2), 'Average' (3), 'High'(4), and 'Very High'(5). Mean values and Standard deviation on each of the components on Rural and Urban respondents were found out, comparisons and interpretations on each element are made based on Mean values such as if Mean value is < 3 Poor, 3-4 Ecstasy to some extent and 4-5 High Ecstasy level. Data was analysed based on the responses of 537 (79 Rural and 458 Urban) respondents who were users of Unified Payments Interface services of select Banks.

By averaging the responses of the respondents on 5 components Overall Ecstasy was measured. Interpretations are based on Mean values such as if Mean value is < 3 Poor Ecstasy, 3--4 Ecstasy to some extent, 4 -5 High Ecstasy level. Comparison between Rural and Urban Customers was done using Mann-Whitney U Test (MW test) with regard to customers' Ecstasy level.

Mann-Whitney U Test revealed the following results :

- There is a significant difference in the ecstasy level of Rural respondents (2.97 ±0.78 Mean and Standard Deviation) and Urban Respondents (3.70 ±0.71 Mean and Standard Deviation) with p = 0.000< 0.01 on 'Ease &Speed of money transfer'aspect of UPI services.
- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 3.01 ±0.85) and Urban Respondents (Mean and Standard Deviation 3.82 ±0.85) with p = 0.000< 0.01 on 'Safety and Security in payments' aspect of UPI services.
- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 2.92 ±0.83) and Urban Respondents (Mean and Standard Deviation 3.71±0.79) with p = 0.000< 0.01 on 'Grievance redressal' aspect of UPI services.

- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 3.01 ±0.84) and Urban Respondents (Mean and Standard Deviation 3.80 ±0.82) with p = 0.000< 0.01 on 'Trust in UPI platform' aspect of UPI services.
- There is a significant difference in the ecstasy level of Rural respondents (Mean and Standard Deviation 2.90 ±0.78) and Urban Respondents (Mean and Standard Deviation 3.72±0.77) with p = 0.000< 0.01 on 'Cost effectiveness' aspect of UPI services.
- There is a significant difference in the ecstasy level of Rural respondents and Urban respondents on each of the 5 components of Unified Payments Interface due to the fact that, Rural respondents' ecstasy level was lower than Urban respondents' ecstasy level on these elements of Unified Payments Interface.
- **Overall Ecstasy of Rural and Urban customers on Unified Payments Interface (UPI):**

'Mann-Whitney U Test (MW test)' result showed that, over all, respondents' ecstasy level was 'to some extent' on 'Unified Payments Interface (UPI)Services' with Mean and Standard Deviation 3.64 ± 0.76.There was a significant difference between the overall ecstasy level of Rural (2.96 ±0.74) and Urban respondents (3.75± 0.70), p=0.000<0.01.There is a significant difference between Rural and Urban customers with regard to their overall Ecstasy on Unified Payments Interface (UPI) Services. It is due to the fact that when compared with the ecstasy level of Urban customers, Ecstasy level of Rural customers is lower in all aspects of UPI services. Customers'' Ecstasy did not reach to 'High' level both in Rural and Urban areas in respect of UPI services.

- **Correlations between overall ecstasies with ecstasy in various technological services offered through Core Banking Solutions:**

Karl Pearson Correlation analysis was performed to find out relationship between overall ecstasy and ecstasy in various services offered through Core Banking Channels for total respondents. Relationship between overall ecstasy and ecstasy in various services offered through Core Banking channels for Rural and Urban Respondents was also found out by performing Karl Pearson Correlation analysis.

- Among the total respondents, there is a significant positive correlation between overall ecstasy and ecstasy due to ATM services (r = 0.749, p = 0.000< 0.01), due to Mobile Banking App Services (r =0.730, p = 0.000< 0.01), due to Net Banking Services (r = 0.722, p = 0.000< 0.01), due to Tele Banking Services (r = 0.477, p = 0.000< 0.01),and due to Unified Payments Interface Services ((r = 0.636, p = 0.000< 0.01).So it shows that overall ecstasy is dependent on ecstasy due to various services offered through Core Banking Solutions.
- Among the Rural respondents, there is a significant positive correlation between overall ecstasy and ecstasy due to ATM services (r = 0.751, p = 0.000< 0.01), due to Mobile Banking App

Services (r =0.766, p = 0.000< 0.01), due to Net Banking Services (r = 0.726, p = 0.000< 0.01), due to Tele Banking Services (r = 0.362, p = 0.000< 0.01),and due to Unified Payments Interface Services ((r = 0.609, p = 0.000< 0.01).So it shows that rural customers' overall ecstasy is dependent on ecstasy due to various services offered through Core Banking Solutions.

- Among the Urban respondents, there is a significant positive correlation between overall ecstasy and ecstasy due to ATM services (r = 0.717, p = 0.000< 0.01), due to Mobile Banking App Services (r =0.684, p = 0.000< 0.01), due to Net Banking Services (r = 0.702, p = 0.000< 0.01), due to Tele Banking Services (r = 0.501, p = 0.000< 0.01),and due to Unified Payments Interface Services ((r = 0.611, p = 0.000< 0.01).So it shows that Urban customers' overall ecstasy is dependent on ecstasy due to various services offered through Core Banking Solutions.

- **Regression Analysis of overall ecstasy with ecstasy due to technological services offered Through Core Banking Solutions:**

Regression Analysis was performed by considering overall ecstasy as dependent variable and ecstasy due to ATM services, ecstasy due to Mobile Banking services, ecstasy due to Internet banking services, ecstasy due to Telephone banking services, and ecstasy due to Unified Payments Interface services as independent variables to ascertain the impact of ecstasy due to various technological services offered through Core Banking Solutions for Rural, Urban and Total respondents.

Regression results showed that among Rural Customers, ecstasy due to ATM services *(*β =0.593, P= 0.013) and ecstasy due to Mobile Banking (β =0.506, P= 0.037) has significant impact on overall ecstasy level of customers. And overall Core Banking Products have 45.9 percent impact on overall ecstasy, whereas other products have no significant impact on overall ecstasy.

Among Urban Customers, ecstasy due to ATM services (β =0.388, P= 0.000), followed by ecstasy due to Net Banking (β =0.197, P= 0.000), and ecstasy due to Mobile Banking Services ((β =0.172, P= 0.038) have significant impact on overall ecstasy of the customers. Overall Core Banking Products have 57.6 percent impact on overall ecstasy levels of the customers. Other products have no significant impact.

Among the total customers, overall ecstasy of the Customers was significantly impacted by ecstasy due to ATM services *(*β= 0.327), followed by ecstasy due to Mobile banking services (β=0.229), and ecstasy due to Net banking services (β =0.140), other services- ecstasy due to UPI (β =0.089), and ecstasy due to Tele banking (β= 0.040) have no significant impact on overall ecstasy of respondents. Overall, among total customers, ecstasy due to ATM services, Mobile Banking Apps services and Net Banking services have 55.4 percent influence on overall ecstasy of the respondents, which is significant with p=0.000<0.01.

- **Problems and challenges in the usage of Core Banking channels:**

With an intention to find out the opinions of Rural and Urban customers regarding the problems and challenges in the usage of Core Banking channels and to find out whether there are any deviations in the opinions of customers regarding these problems, Researcher has selected five important channels namely, Automated Teller Machines (ATMs), Internet Banking, Mobile Banking Apps, Telephone Banking, and Unified Payments Interface (UPI) and collected the data from the respondents relating to problems faced in their usage. To find out the problems faced by Rural and Urban respondents in the usage of each of these major channels in particular, respondents were asked to choose any one of the three options namely 'often' 'Rarely' and 'Never' options on each of the problems stated in the questionnaire. Information collected from both Rural and urban respondents are presented and compared by using Chi square test. Results showed that there is a significant difference between Rural and Urban customers as regards various problems relating to the usage of all five core banking channels.

- **Rural and Urban customers' ecstasy level in respect of various Service quality Dimensions of Select Commercial Banks:**

'SERVQUAL model' consisting of 5 important elements namely 'Tangibility', 'Reliability', 'Responsiveness', 'Empathy' and 'Assurance' has been used by many researchers as a multi - dimensional research instrument to measure customer satisfaction. In this study, researcher added three more elements to this model namely 'Efficiency', 'Security' and 'Customer Service' to measure and evaluated the effect of service quality dimensions on customers' ecstasy. Researcher was intended to know which of the service quality dimensions of the Banks have the most significant impact on customers' ecstasy in Dakshina Kannada District of Karnataka State. To measure Customers' ecstasy on 8 different service quality dimensions, respondents were given several components on each of the 8 service quality dimensions, and responses of respondents were measured on 5 point rating scale, 'Very poor' (1), 'Poor' (2), 'Average' (3), 'High'(4) , and 'Very High'(5).Mean values and Standard deviation on each of the components on Rural and Urban respondents were found out, comparisons and interpretations on each element are made based on Mean values such as if Mean value is < 3 Poor Ecstasy, 3-4 Ecstasy to some extent and 4-5 High Ecstasy level. Data was analysed based upon the responses of all 1068 (457 Rural and 611 Urban) respondents.

Overall Ecstasy was measured by averaging the responses of the respondents to the given components. Interpretations are based on Mean values such as if Mean value is < 3 Poor Ecstasy, 3--4 Ecstasy to some extent, 4 -5 High Ecstasy level. Comparison between Rural and Urban Customers was done using Mann-Whitney U Test (MW test) with regard to customers' Ecstasy

level. It is found that there is a significant difference in the Ecstasy level of Rural and Urban respondents on each of the aspects of Service Quality dimensions of Core Banking products with p= 0.000<0.01 on each of the elements. (Table 5.1 to 5.8) Service quality dimensions have a direct bearing on customers' ecstasy. Novel products of high -quality fetching maximum benefits are most preferred by the customers. Measuring scale used to study the ecstasy level of customers towards service quality dimensions of Core Banking products clearly indicated in Tables 5.1 to 5.8 that, Customers' ecstasy level had not reached to High level i.e. Mean value 4-5 both in Rural and Urban areas in all 8 service quality dimensions of Core Banking products. Rural customers' Ecstasy level is 'Poor' i.e. mean value less than 3 in each of the aspects of service quality dimensions while it was just the moderate level i.e. mean value 3-4 (ecstasy to some extent) in the case of Urban customers with p=.000<0.01 Customers of Dakshina Kannada District expect lots of improvements in service quality dimensions of Core Banking products.

- **Association of Demographic variables with ecstasy in various service quality dimensions of Core Banking Solutions:**

To find out the association of demographic variables with ecstasy in various service quality dimensions of Core Banking Solutions Chi square test is used.

Chi square Test revealed the following results:

- There is a significant difference in the ecstasy level of Male and Female respondents in various service quality dimensions of Core Banking Solutionsas $p = 0.022 < 0.05$
- There is a significant difference among the respondents engaged in different occupations as regards their ecstasy level in various service quality dimensions of Core Banking Solutions as $p = 0.000 < 0.01$
- There is a significant difference among the respondents with different Educational Qualifications as regards their ecstasy level in various service quality dimensions of Core Banking Solutions as $p = 0.007 < 0.01$
- There is a significant difference among the respondents belonging to different age groups as regards their ecstasy level in various service quality dimensions of Core Banking Solutions as $p = 0.000 < 0.01$.
- There is a significant difference among the respondents belonging to different monthly income groups as regards their ecstasy level in various service quality dimensions of Core Banking Solutions as $p = 0.000 < 0.01$.
- There is a significant difference among the respondents based on their choice of prime bank as regards their ecstasy level in various service quality dimensions of Core Banking Solutions as $p = 0.000 < 0.01$.

- There is a significant difference among the respondents based on their sector wise choice of prime bank as regards their ecstasy level in various service quality dimensions of Core Banking Solutions as $p = 0.000 < 0.01$.
- There is a significant difference among the respondents whose length of association with prime bank is different, as regards their ecstasy level in various service quality dimensions of Core Banking Solutions as $p = 0.002 < 0.01$

- **Rural and Urban Customers' Ecstasy Ranking on overall technological services of the bank on various service quality dimensions:**

With an intention to find out precisely the ecstasy level of Rural and Urban customers on overall technological services of their bank in terms of service quality dimensions, the researcher gave only 3 options, and asked the respondents to give their responses on a 3 point Likert ranking scale, as 'Poor' (1),'Average' (2) and 'High' (3). Mean values and Standard deviation of responses of Rural and Urban respondents were found out and interpretations were made based on Mean Values such as if Mean>2 Ecstasy present, Mean< 2 ecstasy absent. Comparison between Rural and Urban Customers was done using Mann-Whitney U Test (MW test) with regard to customers' Ecstasy level.

Mann-Whitney U Test (MW test) results showed that there is a significant difference in the Ecstasy of Rural respondents on overall technological services of Bank in terms of service quality dimensions (Mean and Standard Deviation 1.84 ±0.91) and Urban Respondents (Mean and Standard Deviation 2.44±0.78) with $p = 0.000< 0.01$.

- **Correlations between overall ecstasies with ecstasy in various service quality dimensions of Core Banking Solutions for Rural and Urban Respondents:**

Karl Pearson Correlation analysis was performed to find out relationship between overall ecstasy and ecstasy in various service quality dimensions of Core Banking Solutions for total respondents. Relationship between overall ecstasy and ecstasy in various service quality dimensions of Core Banking Solutions for Rural and Urban Respondents was also found out by performing Karl Pearson Correlation analysis.

Among total respondents, there is significant positive correlation between overall ecstasy and ecstasy due to 'Reliability of services' ($r =0.718$, $p=0.000< 0.01$), due to 'Tangibility of services' ($r =0.754$, $p=0.000< 0.01$), due to 'Assurance of services' ($r =.737$, $p=0.000< 0.01$), due to 'Responsiveness of services' ($r =0.745$, $p=0.000< 0.01$),due to 'Efficiency of services' ($r =0.761$, $p=0.000< 0.01$),due to 'Empathy services' ($r =0.742$, $p=0.000< 0.01$), due to ' Security of services' ($r =0.748$, $p=0.000< 0.01$),and due to 'Customer service' ($r =.748$, $p=0.000< 0.01$), dimensions of service quality. So it shows that overall ecstasy of customers is dependent on

ecstasy due to various service quality dimensions of services offered through Core Banking Solutions.

Among Rural respondents, there is significant positive correlation between overall ecstasy and ecstasy due to 'Reliability of services' ($r = 0.694$, $p = 0.000 < 0.01$), due to 'Tangibility of services' ($r = 0.779$, $p = 0.000 < 0.01$), due to 'Assurance of services' ($r = 0.758$, $p = 0.000 < 0.01$), due to 'Responsiveness of services' ($r = 0.758$, $p = 0.000 < 0.01$),due to 'Efficiency of services' ($r = 0.775$, $p = 0.000 < 0.01$),due to 'Empathy services' ($r = 0.760$, $p = 0.000 < 0.01$), due to ' Security of services' ($r = 0.756$, $p = 0.000 < 0.01$),and due to 'Customer service' ($r = 0.747$, $p = 0.000 < 0.01$), dimensions of service quality. So it shows that Rural customers' overall ecstasy is dependent on ecstasy due to various service quality dimensions of services offered through Core Banking Solutions.

Among Urban respondents, there is significant positive correlation between overall ecstasy and ecstasy due to 'Reliability of services' ($r = 0.681$, $p = 0.000 < 0.01$), due to 'Tangibility of services' ($r = 0.697$, $p = 0.000 < 0.01$), due to 'Assurance of services' ($r = 0.671$, $p = 0.000 < 0.01$), due to 'Responsiveness of services' ($r = 0.689$, $p = 0.000 < 0.01$),due to 'Efficiency of services' ($r = 0.715$, $p = 0.000 < 0.01$),due to 'Empathy services' ($r = 0.683$, $p = 0.000 < 0.01$), due to ' Security of services' ($r = 0.695$, $p = 0.000 < 0.01$),and due to 'Customer service' ($r = 0.702$, $p = 0.000 < 0.01$), dimensions of service quality. So it shows that Urban customers' overall ecstasy is dependent on ecstasy due to various service quality dimensions of services offered through Core Banking Solutions.

- **Regression Analysis of overall ecstasy with service quality dimensions:**

Backward regression analysis was performed by considering overall ecstasy as dependent variable and service quality dimensions- 'Reliability', 'Tangibility', 'Assurance', 'Responsiveness', 'Efficiency', 'Empathy', 'Security', and 'Customer Service' as independent variables to ascertain the impact of ecstasy due to various service quality dimensions of Core Banking Solutions on overall ecstasy of Rural, Urban and Total respondents.

Regression results showed that, among 8 service quality dimensions, 'Tangibility', 'Empathy', and 'Efficiency' were found to be having significant impact on overall ecstasy of the Rural respondents. Among these, 'Tangibility' has more impact with ($\beta = 0.383$), followed by 'Empathy' ($\beta = 0.230$) and 'Efficiency' with ($\beta = 0.214$). All these significant service quality dimensions have 63.8 percent impact on overall ecstasy with $p = 0.000 < 0.01$.

Among 8 service quality dimensions, 'Efficiency', 'Customer Service', and 'Reliability' were found to be having significant impact on overall ecstasy of the Urban respondents. Among these,

'Efficiency' has more impact with (β = 0.355), followed by 'Customer Service' (β =0.273) and 'Reliability' with (β = 0.136). All these significant service quality dimensions have 53.5 percent impact on overall ecstasy with p=0.000<0.01.

Regression results clearly depicted that there is a significant difference between Rural and Urban respondents with regard to the impact of service quality dimensions on their overall ecstasy level.

Among 8 service quality dimensions, 'Tangibility', 'Efficiency', 'Security' and 'Customer Service' were found to be having significant impact on overall ecstasy of the respondents. Among these, 'Efficiency' has more impact with (β = 0.310), followed by 'Tangibility' (β =0.211), 'Customer Service' with (β=0.150) and lastly 'Security' with (β = 0.124). All these significant service quality dimensions have 59.9 percent impact on overall ecstasy with p=0.000<0.01.

- **Rural and Urban Customers' opinion about contribution of Core Banking technology to the success of bank:**

Mann-Whitney U Test (MW test) was used to make a comparison between Rural and Urban Customers opinion about contribution of Core Banking technology to the success of banks. Mann-Whitney U Test(MW test) results showed that there is a significant difference in the opinion of Rural respondents (Mean and Standard Deviation 4.03 ±0.49) and Urban respondents (Mean and Standard Deviation 4.34 ±0.68) with regard to the contribution of Core banking technology to the success of banks with p = 0.000< 0.01.

- **Comparative Analysis of Rural and Urban customers' opinion about Core Banking Solutions adopted by Private Sector Banks and Public sector banks:**

To know the opinions of respondents regarding the Core Banking Solutions adopted by Private sector banks and Public sector banks to find out whether there are any deviations in the opinions of customers regarding the superiority of the Core Banking Solutions adopted by these bankers, respondents were asked to choose any one of the three options namely 'Yes', 'No', or 'No difference' options on 2 statements. Opinions given by Rural and Urban respondents were presented and compared by using Chi square test.

Chi Square test result showed that there is a significant difference between rural and urban customers as regards their opinion regarding the statement 'Core banking Solutions of Private Sector Banks are superior to Core Banking Solutions of Public sector banks' as p=0.013< 0.05.It is because comparatively a greater number of Rural customers opined that Core Banking Solutions of Private sector Banks are superior to Core Banking Solutions of Public sector banks.

Chi Square test result showed that there is a significant difference between Rural and Urban customers as regards their opinion regarding the statement 'Customers' ecstasy towards Core Banking solutions of Private sector banks is higher when compared to Core Banking Solutions of public sector banks' as p=0.010. It is because comparatively a greater number of Rural customers opined that Customers' ecstasy towards Core Banking Solutions of Private sector Banks is higher than that of public sector banks.

- **Reasons for the non-adoption of all Core Banking channels by Rural and Urban respondent**s:

Core Banking channels are many. A customer may or may not use all the channels. He may stick on to only a few channels due to certain reasons. To find out the reasons for it data collected from both Rural and Urban respondents by asking dichotomous questions with 'yes' or 'no' options on 8 specific setback for Core Banking channels are presented and compared by using Chi square test.

Chi square test revealed the following results :

- There is a significant difference between Rural and Urban customers with regard to the factor 'Never heard about all channels of Core Banking' as p= 0.000 <0.01.It is because a greater number of Urban customers have heard about all channels of Core Banking.
- There is a significant difference between Rural and Urban customers with regard to the factor, 'Concerned about security' as p= 0.019 <0.05. It is due to the fact that comparatively Rural customers are 'concerned more about security'.
- There is a significant difference between Rural and Urban customers with regard to the factor, 'Haven't taken time to find out their usages' as p= 0.000 <0.01.It is because a greater number of rural customers haven't taken time to find out the usages of Core Banking channels.
- There is a significant difference between Rural and Urban customers with regard to the factor, 'Don't see any real value from them' as p= 0.000 <0.01. It is because a greater number of rural customers 'Don't see any real value from Core Banking channels.'
- There is a significant difference between Rural and Urban customers with regard to the factor, 'Too new' as p= 0.000 <0.01.It is because a greater number of rural customers felt that Core Banking channels are 'Too new.'
- There is a significant difference between Rural and Urban customers with regard to the factor, 'Not available' as p= 0.000 <0.01. It is because a greater number of Urban customers felt that Core Banking channels are available to them.
- There is a significant difference between Rural and Urban customers with regard to the factor, 'Don't know to use them' as p= 0.000 <0.01. It is due to the fact that a greater number of Urban customers felt that they know how to use Core Banking channels.

- There is a significant difference between Rural and Urban customers with regard to the factor, 'Others' as p= 0.000 <0.01. It means that a greater number of Urban customers felt that other factors like technical issues, do not restrict them from using Core Banking channels.

XIII.SUGGESTIONS:

Introduction of Core Banking Solutions in the banking sector facilitated the reach of innovative products to geographically distant places and is facilitating anywhere and anytime banking to customers. But to serve as an 'enabling resource' of bankers and to meet the changing aspirations of varied customers', bankers need to focus on various elements of Core Banking platform. Based upon the findings of this study, Researcher has designed a suggestive framework so as to enable the bankers to meet the dynamics of rapidly changing market scenario, with due consideration of customers' ecstasy. It is presented below.

Diagram 6.2: SUGGESTIVE FRAMEWORK

Administrative Phase
Transparency in levying charges
Improved technology for handling fraud cases
Security & Safety to customers' data
Uniformity in Banking practices & Bank charges
Attitudinal Training to Bank employees
Recruitment of employees who are tech-savvy
Technology Phase
Meet unmet needs in Internet Banking
Improvements in ATMs functionality
Address the problem of satellite link failure
Improve the server load
Improvement of Digital form of account
Update Mobile apps
Improve servers & applications to handle multiple users
Regular assessment of performance of Core banking channels
Psychological Phase
Create emotional connection via customer only perks
Repetitive, Professional & concise awareness programmes
Boosting employee morale via talent mobility
Adopt suitable performance measurement system
Develop change management systems
Act upon regular employee feedback & customer
Ethical Phase
Improvement of quality of services of public sector banks, particularly in the areas of safety & speed in handling grievances
Entrust the responsibility of creating public awareness about CBS channels to bank employees
Special personal services to senior citizens
User friendly customer call centres
Quick & smooth settlement of customers' grievances
Improve operational efficiency of customers' accounts

Source: Suggestive framework developed by the Researcher

1. Administrative Phase:

Bankers may need to initiate drastic reforms in the administrative set up or network which may include Recruitment of employees who are tech-savvy, Providing attitudinal training to bank employees, ensuring uniformity in banking practices and bank charges, providing security and safety to customers data, designing improved technology for handling fraud cases, ensuring transparency in levying charges etc. The present banking scenario demands the bankers not just to position themselves in the competitive market through their marketing strategies but needs

them to be methodical to result in excellence. Administrative set up should be flexible and dynamic enough to make adjustments for different realities and needs of customers.

2. Technology Phase:

Core Banking Technology has brought advancements in the field of banking, made our lives easier by facilitating numerous banking transactions online via various channels. But it should be noted that, when banks are embracing new technology to improve the quality of their functions, customers of today, particularly tech savvy customers are readily accepting them and increasingly expecting lots of improvements and additional facilities from their digital outlets. From the field work undertaken in the study area, Researcher found that, Bankers are expected to meet unmet needs of Internet Banking like PPF facility. Besides this, Improvements in ATMs functionality particularly in the area of Cash availability, Addressing the problem of satellite link failure, Improvement in server load, Improvement in Digital form of account, Updating of Mobile apps, Improving the servers and applications to handle multiple users, regular assessment of performance of Core Banking channels to ensure maximum benefits to customers are expected by the customers.

3. Psychological Phase:

Customer's ecstasy is directly associated with the psychological phase of Service delivery process of Bankers. Customers' minds determine what, where, when and how they conduct their banking transactions. Bankers need to think how they can influence the decisions of customers psychologically. Creating emotional connection with customers via customer only perks, Repetitive, professional and concise awareness programmes about Core Banking products, taking immediate actions to regular customer and employee feedback will help in influencing the customers positively. Boosting employee morale through talent mobility, adoption of suitable Performance measurement system, Change management system, etc will motivate the employees psychologically to render more efficient services to customers. Bankers' efforts in this area are highly solicited.

4. Ethical phase:

Every customer expects honesty, fairness and ethical or moral values while receiving services from bankers. Banks guided by moral or ethical values like improving operational efficiency of customers' accounts, quick and smooth settlement of customers' grievances, courteous, and user friendly customer call centres, providing special personal services to senior citizens receive greater importance from the customers. Besides this, entrusting the responsibility of creating public awareness about Core Banking channels can be entrusted to bank employees so as to build up cordial relationship between employees and customers. On ethical ground, employees of public sector banks need to follow the foot prints of private sector banks, more specifically in the area of time taken for processing the transactions and quick settlement of grievances.

XIV. CONCLUSION:

Dakshina Kannada district of Karnataka State has high potential to contribute to the GDP of the economy due to its rich physical and human resources. Though there is diversity among people based on demographic factors, history reveals that, investment made by them to the growth of service sector organisations like Banking , Transportation, Tourism, Education, Health, Welfare , Research projects etc in the district is remarkable. Though people of rural areas are not exposed to the usage digital initiative to the extent their urban counterpart, this study revealed that there is a transition in the mind set of even rural people. Suitable strategies must be developed by the bankers to make CBS channels easily accessible to all irrespective of their geographical location. People of the district are technologically advancing day by day, and in order to meet their expectations, Bankers need to tailor all technological infrastructures, including CBS according to their expectations. Information technology is closely associated with CBS, and as such ecstasy towards CBS cannot be acquired without the adequate development of information technology devices like software, programs, procedures languages required for documentation, or used for operating the equipment designed for deriving information stored in electronic format. Computer systems, computer networks, equipments used for input, output storage, display, scanning, printing etc and most importantly internet network must be developed along with creating more awareness about their usage among people. Initially it may involve huge capital investment, but handsome rewards in future can be expected only if it is done. Success of today's bankers depends upon their ability to create ecstatic customers.

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